

Standard Terms and Conditions of Charge Credit Card Agreement for Private Clients

Definitions

The terms defined in the General Terms and Conditions of the Bank and the Terms and Conditions of the Settlement Agreement are also used in the terms and conditions of the Agreement in addition to the terms defined below.

Coop Keskühistu means Coop Eesti Keskühistu /Coop Estonia Central Association/ (Suur-Sõjamäe 70, Soodevahe, Rae municipality, 75322 Harju County, registry code 10093971).

Coop Eesti means Coop Keskühistu and its member associations. The contact details of Coop Eesti are available on the website of Coop Keskühistu at www.coop.ee.

Private Client means a natural person who is a client of the Bank and who performs transactions that are not related to independent economic or professional activities.

Payment means the cash payment made to the Card Account or the crediting of the Card Account by way of a money transfer by the Account Holder, the Cardholder or a third party.

Card means the electronic payment instrument owned by the Bank and tied to the Account specified in the Agreement, which the Cardholder can use to make transactions pursuant to the procedure specified by the Bank. The Card may be digitalised by being connected to a smart device, or it may be used as a virtual Card. The Bank issues the Card in cooperation with Coop Keskühistu, and the Card can also be used as a Coop Estonia loyalty card.

Cardholder means the natural person to whom the Bank issues the Card. The Account Holder may be the Cardholder.

Card Account means the special-purpose account for which the Bank opens the Credit Limit and from which transactions can be performed with the Card and into which Payments can be made.

User Limits means the limits within which the Cardholder has the right to perform transactions during the period of time agreed in the Agreement.

Available Balance means the limit available for transactions at a specific point in time, considering the User Limits, the Credit Limit, Payments made and transactions made.

Account means the current account tied to the Card and opened in the name of the Account Holder in the Bank, as indicated in the Agreement, and from which the Bank debits the payments due under the Agreement.

Account Holder means a client of the Bank for whom the Bank opened the Account to which the Card is tied.

Total Cost of Credit means the total annual amount of fees with regard to the repayment of the Credit Limit by the Account Holder and other fees arising from the Agreement (except for fees related to withdrawal of cash, conversion and breach of Agreement). The Total Cost of Credit is calculated as of the time the Agreement is signed, provided that the Credit Limit is drawn down in full as soon as possible. The Total Cost of Credit is calculated as a joint amount for all Cards issued within the scope of the Agreement.

Initial Annual Percentage Rate (APR) means the total cost to the Account Holder arising from the Agreement, which is indicated as an annual percentage rate. The Initial APR is calculated on the assumption that the Credit Limit is fully drawn down as soon as possible and repaid within one (1) year in monthly annuity payments. The Initial APR is calculated as a common amount for all Cards issued within the scope of the Agreement. The Bank calculates the APR without considering the fees related to cash withdrawal, conversion or breach of Agreement or any other expenses not known to the Bank when the Agreement is entered into.

Credit Limit means the amount of money to the extent of which the Bank grants Credit to the Account Holder for the performance of Transactions on the Card Account. The Credit Limit is determined as a joint amount for all Cards tied to the Card Account.

Agreement means the Coop Charge Credit Card Agreement entered into between the Bank, the Account Holder and Coop Keskühistu and these Standard Terms and Conditions of the Charge Credit Card Agreement for Private Clients, which form an integral part of the Agreement.

Payment Period means a calendar month.

Payment Date means the date specified in the Agreement on which the Bank debits the amounts payable on the basis of the Agreement from the Account.

Bank means Coop Pank AS.

Card Centre means Nets Estonia AS.

PIN means the personal and secret identification number given to the Cardholder by the Bank, which the Bank uses to identify the Cardholder.

International Card Organisation means MasterCard Worldwide.

Terminal means an ATM, a payment terminal or another system that complies with the requirements of the Bank (including an online environment and cash register system) via which the Cardholder can perform Transactions.

Transaction means using the funds in the Card Account with the Card via a Terminal in order to withdraw cash, pay for goods or services, obtain information or another transaction related to the Card.

Contactless Payment means a transaction performed by waving the Card (incl. digitalised Card) over the terminal without inserting the Card in the terminal.

1. General provisions

1.1. The Agreement regulates relations between the Bank, Coop Keskühistu and the Account Holder and/or Cardholder upon the use of the services provided by the Bank, Coop Keskühistu and third parties via the Card.

1.2. The terms and conditions of the Agreement become binding on a Cardholder who is not the Account Holder as of the moment the Card is issued to the Cardholder.

1.3. In issues not regulated in the Agreement, the parties will proceed from, in addition to the terms and conditions of the Agreement, the General Terms and Conditions of the Bank and the Terms and Conditions of Settlement Agreement, incl. the other documents specified therein and the terms and conditions of the joint loyalty programme of the companies and partners of Coop Estonia established by Coop Keskühistu (hereinafter referred to as the Coop Loyalty Programme). The terms and conditions of the Coop Loyalty Programme are available on the website of Coop Keskühistu at www.coop.ee.

1.4. These Standard Terms and Conditions will prevail in the case of discrepancies in the General Terms and Conditions of the Bank and these Standard Terms and Conditions. If the General Terms and Conditions of the Bank and these Standard Terms and Conditions differ from the Agreement, the terms and conditions given in the Agreement will prevail in respect of the relevant parts.

2. Transactions and Limits

2.1. The Card and the PIN are personal and only the Cardholder has the right to perform Transactions with the Card. If the Account Holder and Cardholder are different persons, the Account Holder must send the Agreement (incl. these Standard Terms and Conditions) and the other relevant terms and conditions of service to the Cardholder for review, and they are responsible for the performance thereof by the Cardholder.

2.2. The Account Holder must activate the Card according to clause 3.5 before using it for the first time.

2.3. If the Account Holder and the Cardholder are not the same person, the Account Holder is obliged to give the Card and the unopened PIN with the additional instructions on the use of the Card and the PIN to the Cardholder.

2.4. Upon performance of a Transaction, the Cardholder may not exceed the User Limit determined in the Agreement and the Available Balance at the time the

Transaction is performed.

2.5. The Account Holder has the right to request changes to the card usage limits and Credit Limit by submitting an application in accordance with the procedure and conditions set by the Bank.

2.6. The Bank and/or Coop Keskühistu has the right to offer the Cardholder additional services and benefits related to the Card as well as terminate the provision of such additional services and benefits without the prior consent of the Account Holder and Cardholder. The Bank and Coop Keskühistu have the right to establish service fees for all of these services and benefits according to the Bank's price list and/or the terms and conditions of the Coop Loyalty Programme.

2.7. The Bank has the right to establish maximum limits for the Card, including depending on the security features used for the Transaction, and unilaterally reduce the User Limits and/or Credit Limit specified by the Account Holder in the Agreement in order to ensure the secure use of the Card.

2.8. International Card Organisations send claims related to Transactions carried out in foreign currencies to the Bank after converting them into euros on the basis of the exchange rate determined by them. The Bank has the right to charge a fee for operations in foreign currencies as set out in the price list.

2.9. The Bank has the right to refuse the drawdown of the Credit Limit, reduce the credit limit or refuse to issue a new or replacement Card without the consent of the Account Holder and the Cardholder if:

2.9.1. the Account Holder and/or the Cardholder has repeatedly breached significant terms and conditions of the Agreement; and/or

2.9.2. the Account Holder has delayed the performance of the payment obligations arising from the Agreement in part or in full for more than eight (8) calendar days; and/or

2.9.3. the Bank is of the opinion that the Account Holder's solvency has decreased or the proper performance of the Agreement is otherwise doubtful and therefore the Bank does not agree to extend credit to the Account Holder; and/or

2.9.4. the Account Holder has overdue contractual payment obligations to the Bank and/or entities belonging to the Bank's group; and/or

2.9.5. the Account Holder and/or Cardholder does not accept the new Card from the Bank (incl. not activating the new Card) by the specified deadline; and/or

2.9.6. there are any other circumstances not provided for by the Bank's General Terms and Conditions or arising from law.

2.10. The Bank informs the Account Holder of the exercising of the right specified in clause 2.9 immediately. In order to eliminate the restrictions, the Bank may require the Account Holder to present, among other things, documents proving their creditworthiness and

proper performance of the Agreement.

2.11. The Account Holder, the Cardholder and/or a third party can make Payments to the Card Account at any time, incl. making the balance of the Card Account positive. The Bank will not pay the Account Holder interest for the positive balance of the Card Account.

2.12. The Available Balance will increase by the Payments made to the Card Account.

3. Validity of Card and issuing of new Card

3.1. Personal security elements (a PIN) are given to the Cardholder when the Card is issued, which are regarded as the Cardholder's signature when Transactions are made.

3.2. The Account Holder confirms that they have received the Card and that they will perform the Agreement in a format accepted by the Bank.

3.3. If the Cardholder does not accept the new Card from the Bank by the specified deadline, the Card is destroyed. All of the expenses incurred by the Bank when issuing the Card will in this case be debited from the Account according to the price list of the Bank.

3.4. The Bank has the right to send a non-activated Card and PIN to the Account Holder and/or Cardholder by post to the address given by the Account Holder to the Bank. When the Account Holder and/or Cardholder receive(s) the Card, they must make sure that neither the Card itself nor the envelope containing its security elements have been tampered with.

3.5. The Account Holder and/or Cardholder can activate the Card at a branch of the Bank, in the Internet bank, at Coop Estonia stores that offer the respective service (a list of which is available on the Bank's website at www.coopbank.ee) or in any other manner accepted by the Bank.

3.6. The Card is valid until the last day of the month (inclusive) indicated on the Card. The Card becomes invalid before the expiry date indicated on the Card if the Agreement is terminated early by agreement between the Parties or cancelled by one of the Parties. In this case, the Card expires on the day the Agreement expires. The validity of the Card ends immediately if the Card becomes physically unusable.

3.7. The Cardholder must immediately return an invalid or otherwise unusable Card to the Bank. Using a damaged Card is prohibited.

3.8. If the Account Holder and the Cardholder meet the conditions established by the Bank, the Bank will issue a new card upon expiry of the Card. If the Account Holder and/or Cardholder does not want a new Card to be issued, they must notify the Bank thereof at least 60 (sixty) days before expiry of the Card.

3.9. If an expired Card was digitalised, then the replacement Card must be digitalised again by linking it to

the smart device. The Card does not need to be re-digitalised when a new Card is issued due to expiry.

3.10. The Bank may demand replacement of the Card used by the Cardholder with a new Card in order to enable its use as a loyalty card of Coop Estonia.

4. Guaranteeing Card security

4.1. The Cardholder is obliged to keep the Card, the linked smart device and the Card details and security elements solely in their own possession in order to prevent it from falling into the hands of third parties, excl. when the Card is handed over to a person servicing the Card for a payment to be made.

4.2. The Cardholder is prohibited from copying or altering the Card in any way whatsoever.

4.3. The Cardholder must memorise the PIN, keep it in strict secrecy, not disclose it to anyone else and not record it in a manner that allows third parties to recognise it, incl. on the Card or another item. The Cardholder must destroy the PIN envelope and its contents immediately after opening it.

4.4. When entering the PIN at a terminal, the Cardholder must make sure that unauthorised persons cannot see the entered PIN.

4.5. The Cardholder must protect the Card from high temperatures, mechanical damage and the harmful effects of strong electromagnetic fields or similar.

4.6. The Cardholder must protect the smart device linked to the Card with a security code or other security measures, and carefully keep the smart device and its security measures to ensure that they are kept in secrecy.

4.7. If the Card or the linked smart device is lost or stolen or in other cases where it is possible that the Card may be used by third parties, incl. if there is reason to assume that the PIN, other security elements or the security measures of the smart device linked to the Card may have become known to third parties, the Cardholder and/or Account Holder must immediately inform the Bank of this so that the use of the Card can be suspended (blocking request).

4.8. The Bank allows the Cardholder and the Account Holder to submit a blocking request at the Bank's branches during opening hours, in the Internet bank or by calling the telephone numbers given in the Agreement and on the Card at any time of day.

4.9. The Bank takes all reasonable measures available to it to stop the further use of the Card when it receives a request to block the Card. The Bank cannot be held liable for any damage caused by blocking the Card on the basis of an incorrect blocking request.

4.10. The Bank has the right to temporarily block or close the Card for security reasons by informing the Account Holder or Cardholder thereof. In addition to the above, the Bank has the right to block the Card if:

4.10.1. the Account Holder or Cardholder breaches an obligation arising from the Agreement (incl. the Account Holder being in arrears to the Bank);

4.10.2. the Cardholder repeatedly enters the PIN code incorrectly (at least three times);

4.10.3. the Bank suspects, based on the circumstances that have become known to it, that a third person is using the Card or the smart device connected to it;

4.10.4. the Bank suspects that the Card or the smart device connected to it is being used by way of fraud or without the permission of the Account Holder;

4.10.5. other considerations aimed at guaranteeing the security of the Card arise.

4.11. If possible, the Bank informs the Account Holder of the Card being blocked and the reasons for this immediately after the Card is blocked.

4.12. If the Card is blocked on the basis of a blocking request submitted by the Account Holder or the Cardholder, the Bank may unblock the Card only on the basis of a written request of the Account Holder or Cardholder.

4.13. The Bank unblocks the Card or issues a new Card if the reasons for blocking the Card no longer exist.

5. Use of Card

5.1. The Cardholder can perform Transactions in Estonia at all payment terminals (hereinafter referred to as POS) and automated teller machines (hereinafter referred to as ATM) that have joined Pankade Kaardikeskus (the Card Centre of Banks), worldwide at any POS or ATM that bears the Mastercard logo and online by following the respective instructions.

5.2. In addition to the provisions of clause 5.1, the Card can be used for cash deposits and withdrawals at the POS of Coop Estonia stores. Stores may set restrictions on cash deposits and withdrawals made via their POS (e.g. if there is not enough cash in the register). The Transactions specified in this clause can only be performed at Coop Estonia stores which use POS that make such Transactions possible.

5.3. Upon performance of Transactions, the Cardholder must observe and follow all of the instructions and warnings of the Bank, incl. the instructions and warnings issued by a person or device with the right to service the Card.

5.4. The Cardholder must authorise each Transaction with their signature or PIN, or in the case of contactless payments by waving the Card (incl. a digitalised Card) over the terminal or by authorising the Transaction in any other manner accepted by the Bank. The Cardholder authorises a Transaction in an online shopping environment by entering the required details, which include the Card number, the expiry date of the Card, the name of the Cardholder, the Card verification value and the Internet bank user ID and password of the

Cardholder. In the case of Transactions with pre-authorisation, the Cardholder authorises the Transaction by sending the Card details to the service provider. The granting of consent for the performance of a Transaction by the Cardholder as described serves as authorisation of a payment instruction. If a signature is used for authorisation, the Cardholder may only sign one receipt for a Transaction. The Bank's advice is to keep Transaction receipts so that they can be verified.

5.5. The Cardholder must submit an identity document to the person with the right to service the Card when requested and agree to the details of the documents being noted and to sign a receipt when asked to do so.

5.6. If there are doubts about the identity of the Cardholder, the person who has the right to service the Card may refuse to accept the Card or perform the Transaction.

5.7. The Bank has the right to presume that all of the Transactions performed with the Card have been performed by the Cardholder unless the Cardholder or Account Holder has sent a blocking request to the Bank beforehand.

5.8. The Bank has the right not to perform a payment instruction forwarded by the Cardholder if:

5.8.1. the Account (incl. the Card Account) has been blocked or seized;

5.8.2. the Card has been blocked or is invalid;

5.8.3. the amount specified in the payment instruction exceeds the available part of the User Limit;

5.8.4. the funds held in the Card Account are insufficient for performance of the payment instruction and for paying the service fees;

5.8.5. other circumstances arising from law require this.

5.9. The Account Holder and/or Cardholder is informed of the refusal to perform a payment instruction and the reasons for this immediately at the point of sale or via the device that enables the use of the Card.

6. Payment obligations

6.1. The Account Holder is obliged to guarantee the existence of the sum of the Transactions performed with the Card during the previous Payment Period and the service fees in their Account by the Payment Date.

6.2. The Bank will debit the sum of the Transactions made in the Payment Period and the service fees from the Account on the first Payment Date following the Payment Period. If the Payment Date falls on a weekend or public holiday, the Bank will debit the Account on the banking day following the Payment Date.

6.3. Information regarding Transactions performed in the previous Payment Period and the amount due on the Payment Date is provided for the Account Holder on the statement of the Card Account. The Bank will make the statement of the Card Account available to the Account

Holder via the Internet bank or, if requested, at a branch.

6.4. If the funds in the Account of the Account Holder or their other current accounts in the Bank on the Payment Date are not sufficient, the Bank may satisfy its claims on account of the positive balance of (i.e. payments made into) the Card Account.

6.5. If the amount required for performance of the claim is not available in the Account(s) on the Payment Date, the Bank will debit the shortfall as soon as sufficient funds are received in the Account(s).

6.6. In the case of delays in monthly payments, the Bank will calculate default interest according to the price list.

6.7. In addition to monthly payments and possible default interest, the Account Holder must pay other fees not specified in the Agreement but given in the price list (e.g. the monthly Card fee) to the Bank.

6.8. If the balance of the Card Account is positive upon the expiry of the Agreement and the closure of the Card Account after repayment of the credit amount and the related fees, the Bank will transfer the funds in the Card Account to the Account.

6.9. The Account Holder represents and warrants by entering into the Agreement that the Bank has notified them of, and they have understood, the risks related to the use of the Credit Limit.

7. Liability

7.1. The Account Holder and Cardholder are liable to the Bank for the performance of all of the obligations arising from the Agreement. If damage is caused by the activity or inactivity of the Cardholder, the Account Holder will be solidarily liable for the damage.

7.2. The Cardholder may not use the Card for illegal activities or in a manner that could harm the Bank or third parties.

7.3. The Account Holder and Cardholder will bear the risk of loss or theft of the Card and/or PIN until the blocking request specified in clause 4.7 is sent in the manner specified in clause 4.8, and they are liable for the damages caused to the extent of a maximum of 50 euros per card (limit of deductible).

7.4. The limit of deductible does not apply if the Account Holder and/or Cardholder breaches the Agreement intentionally or due to gross negligence or in the case of fraud by the Account Holder and/or Cardholder.

7.5. The Bank is liable for performing its obligations arising from the Agreement in conformity with legal acts.

7.6. The Bank cannot be held liable for the quality of the goods and services paid for with the Card, the refusal to accept the Card for making a Transaction or for damage caused when the Card is blocked on the basis of an incorrect blocking request or by other circumstances not dependent on the Bank (e.g. disruption in data communication or ATM breakdowns, incl. lack of cash in an ATM).

7.7. If the Cardholder uses the Card in contravention of the terms and conditions agreed in the Agreement, the Cardholder and Account Holder must solidarily pay the Bank a contractual penalty according to the price list of the Bank.

7.8. Coop Keskühistu assumes sole liability, in accordance with the provisions of the terms and conditions of the Coop Loyalty Programme, to the Account Holder or the Cardholder for all of the rights of the Account Holder and/or Cardholder arising from the Coop Loyalty Programme and for performance of the obligations of Coop Keskühistu. The Bank cannot be held liable for Coop Keskühistu under any circumstances if Coop Keskühistu fails to perform the obligations arising from the Terms and Conditions of the Coop Loyalty Programme or if the Account Holder or Cardholder is removed from the Coop Loyalty Programme or if it is not possible to use the Card as a loyalty card of Coop Keskühistu or if the Terms and Conditions of the Coop Loyalty Programme do not apply to the Card.

7.9. Only the Bank is liable to the Account Holder and/or Cardholder for exercising the rights (incl. enabling the use of the rights) and obligations of the Bank arising from the Terms and Conditions of the Agreement, the General Terms and Conditions of the Bank, the Terms and Conditions of Settlement Agreement, incl. any other documents referred to in those terms and conditions, from the use of the Card (excl. in relation to the Coop Loyalty Programme) and the granting of the Credit Limit. Coop Keskühistu cannot be held liable for the Bank under any circumstances if the Bank fails to perform the obligations arising from the specified terms and conditions or if the Cardholder cannot use the Card (excl. the rights arising from the Coop Loyalty Programme), if the Bank refuses to issue a new Card, etc.

8. Disputing a Transaction

8.1. The Account Holder and/or Cardholder must check that the details on the receipt of a Transaction performed with the Card and on the Card Account statement are correct.

8.2. The Account Holder and/or Cardholder is obliged to inform the Bank of an unauthorised or incorrectly executed payment instruction as soon as they become aware of it, but no later than within 13 (thirteen) months of the day on which the payment was made.

8.3. If the Account Holder or Cardholder authorises a card payment without knowing the exact amount, the Bank will not be liable for the size of the card payment amount subject to payment. In this case, the Account Holder has the right to submit a complaint or refund request regarding the amount of the card payment directly to the recipient of the card payment instead of the Bank.

8.4. The Account Holder will assign to the Bank in full all claims against third parties which are related to the amounts compensated by the Bank to the Account Holder on the basis of the Agreement.

9. Right of withdrawal

9.1. The Account Holder has the right to withdraw from the Agreement within 14 (fourteen) calendar days of entry into the Agreement by submitting a relevant written application to the Bank.

9.2. If the Account Holder wishes to withdraw from the Agreement, they must perform all of the payment obligations arising from the Agreement to the Bank (incl. repaying the drawn-down Credit Limit) within 30 (thirty) calendar days of submission of the withdrawal application. If said obligations are not performed, it will be deemed that withdrawal from the Agreement did not take place.

10. Term, amendment and termination of Agreement

10.1. The Agreement takes effect from the moment of its entry into force and has been entered into for an unspecified term.

10.2. The Bank has the right to unilaterally amend the terms and conditions of the Agreement by disclosing the amendments in full at least two (2) months before their entry into force at the Bank's branches, on the Bank's website or via another electronic channel.

10.3. If the Account Holder does not cancel the Agreement within the term specified in clause 10.2, the Account Holder will be deemed to have consented to the amendments. If the Account Holder does not agree to the amendments, they have the right to cancel the Agreement free of charge and with immediate effect before the amendments enter into force.

10.4. The Account Holder has the right to cancel the Agreement unilaterally at any time by notifying the Bank thereof at least one (1) month in advance.

10.5. The Bank has the right to cancel the Agreement unilaterally at any time by notifying the Account Holder thereof at least two (2) months in advance.

10.6. The Bank has the right to cancel the Agreement immediately without prior notice (incl. closing the Card) in the following cases:

10.6.1. The Account Holder and/or Cardholder does not accept the new Card from the Bank (incl. not activating the new Card) by the specified deadline.

10.6.2. The Card issued on the basis of the Agreement has been blocked for at least 30 (thirty) consecutive days.

10.6.3. The Account is closed.

10.6.4. The Account Holder has an outstanding debt before the Bank and fails to pay it within the additional term of 14 (fourteen) days granted by the Bank

10.6.5. The Bank refuses to issue a new or replacement Card.

10.7. In addition to the cases specified in these Standard Terms and Conditions, the Bank has the right to cancel the

Agreement with immediate effect, i.e. without prior notice, in the cases stipulated in the Settlement Agreement, the General Terms and Conditions of the Bank and legislation.

10.8. When the Agreement is cancelled, the Account Holder is obliged to pay the Bank for all of the Transactions performed with the Card and the related service fees, to perform all other payment obligations arising from the Agreement and to return all of the Cards issued on the basis of the Agreement to the Bank by the day on which the Agreement expires.

10.9. Any claims received by the Bank after the expiry of the Agreement with regard to Transactions performed with the Card when the Agreement was in force will be debited by the Bank from the Account. The Card Account will remain open for the receipt of delayed claims for 40 (forty) calendar days after the expiry of the Agreement.

10.10. The expiry of the Agreement has no impact on the collection or satisfaction of financial claims which emerged prior to the expiry of the Agreement.

10.11. The Agreement is deemed to have expired in respect of all parties if it is cancelled by the Bank or the Account Holder. If the Account Holder is excluded from the Coop Loyalty Programme at the Account Holder's request or on the initiative of Coop Keskühistu, the Agreement and the Card will remain in force without the application of the Coop Loyalty Programme.

11. Final provisions

11.1. The parties are required to not disclose any information related to the Agreement and the performance thereof to any third parties, excl. cases where this proves necessary due to circumstances related to the Card or a Transaction or if the right or obligation to disclose the information arises from the Agreement or law.

11.2. The Bank has the right to disclose information related to the Agreement and the performance thereof to third parties with the consent of the Account Holder and the Cardholder or in the cases stipulated in the General Terms and Conditions of the Bank.

11.3. Coop Estonia has the right to disclose information about a Transaction, the Card, the Account Holder and the Cardholder to third parties whose right to obtain such information arises from the Terms and Conditions of the Coop Loyalty Programme or legislation.

11.4. Any claims and complaints of the Account Holder and/or Cardholder will be resolved according to the provisions of the Settlement Agreement and the General Terms and Conditions of the Bank.

11.5. Any complaints and disputes arising from the use of the Card as a Coop Estonia loyalty card will be resolved between the Account Holder and/or Cardholder and Coop Keskühistu.

The Account Holder and Cardholder represent and warrant that they have reviewed the Terms and

Conditions of the Agreement, the Terms and Conditions of Settlement Agreement, the General Terms and Conditions of the Bank, the Terms and Conditions of the Coop Loyalty Programme and the other documents specified therein, that they agree to them and that they undertake to comply with them.