TERMS AND CONDITIONS OF AGREEMENT ON PAYMENT OF COSTS RELATED TO CYBER INSURANCE (hereafter referred to as the Agreement)

Whereas:

1) the bank, as the policyholder, has entered into an insurance contract with the insurer for the benefit of the insured persons and in order to provide them with cyber insurance cover (hereafter referred to the Insurance Contract);
2) the client has expressed their wish to be covered by cyber insurance in accordance with the terms and conditions set out in the Insurance Contract;
3) the terms and conditions governing the validity and scope of the cyber insurance cover (incl. the group of insured persons) are set out in the Insurance Contract, the terms of which are also published on the bank's website at www.cooppank.ee, and for which an insurance certificate is issued to the client; the bank (as the policyholder) and the client have agreed on the following terms and conditions:

1. GENERAL PROVISIONS AND DEFINITIONS

1.1. These terms and conditions govern the relationship between the client and the bank, as the policyholder, in regard to the payment of service fees to the bank for cyber insurance cover.

1.2. In addition, the bank's general terms and conditions, principles of processing client data and price list (which can be found on the bank's website at www.cooppank.ee) apply to the relationship between the bank and the client. In the event of contradictions, the terms and conditions of the Agreement prevail.

1.3. Terms have the following meaning in the Agreement:

1.3.1. Client – A client of the bank who uses a banking plan indicated in the bank's price list and who has requested that the bank apply cyber insurance cover to them

1.3.2. Insurer – An insurer who has entered into an insurance contract with the bank and whose details are indicated on the insurance certificate issued to the client

1.3.3. Policyholder – The bank

1.3.4. Bank – Coop Pank AS, reg. code 10237832

1.4. In addition to the terms specified above, the terms defined in the general terms and conditions of the bank are also used in the Agreement.

2. PROCEDURE FOR PAYMENT OF COSTS RELATED TO CYBER INSURANCE

2.1. The client pays the bank a service fee for costs related to cyber insurance as indicated in the bank's price list and the Agreement (hereafter referred to as the Service Fee).

2.2. The Service Fee is subject to payment to the bank on a monthly basis, on the 10th of the month (hereafter referred to as the Due Date), unless otherwise specified in the Agreement.

2.3. Contrary to that which is set out in clause 2.2, the first Service Fee is payable to the bank one month after entering into the Agreement (hereafter also referred to as

the Due Date) and, on the Due Date for the first Service Fee, the bank is entitled to receive a Service Fee amounting to double the standard fee, i.e. covering the first and last months of the period of validity of the Agreement.

2.4. The Due Date does not change if it falls on a Saturday, Sunday, national day or public holiday.

2.5. The bank debits the Service Fee from the Client's current account as indicated in the Agreement without a separate order to do so from the client. The client must ensure that there are sufficient funds in said account for the Service Fee to be debited from it without exceeding its available balance.

2.6. If the funds in the current account indicated in the Agreement are insufficient for the payment of the Service Fee on the Due Date, the bank has the right to debit the Service Fee from any other current account of the client without any additional orders to do so from the client. If the amount debited in this manner is not in euros, the bank converts it into euros on the basis of the exchange rates of the respective currencies effective in the bank at the moment of conversion. The exchange rates are published on the bank's website (www.cooppank.ee) and information about them can also be obtained at the bank's branches.

3. PERIOD OF VALIDITY OF AGREEMENT

3.1. The Agreement comes into force one month after it is entered into and remains in force for 12 months.

3.2. The period of validity of the Agreement is deemed to have been automatically extended for each subsequent 12-month period if neither of the parties decides against extension or if there are no other circumstances that rule out extension according to the Agreement.

3.3. The period of validity of the Agreement is not extended and the Agreement is deemed to have expired in the following cases:

3.3.1. The client decides not to extend the period of validity, giving the bank notice thereof at least three (3) working days before the first Due Date of the next 12-month period.

3.3.2. The bank decides not to extend the period of validity, giving the client notice thereof at least one (1) month before the first Due Date of the next 12-month period.

3.3.4. There emerge any other circumstances specified in the Insurance Contract which do not allow for the period of validity to be extended, and also if the Insurance Contract is terminated.

3.4. The bank has the right to terminate the Agreement prematurely in the following cases:

3.4.1. Without advance notice and by notifying the client in the manner set out in the general terms and conditions of the bank if the Service Fee arising from the Agreement that is payable by the client to the bank is overdue for more than 14 days or if the client is in serious breach of the Agreement or another obligation arising from the general terms and conditions of the bank

3.4.2. By notifying the client in the manner set out in the general terms and conditions of the bank at least two (2) months in advance in the event that the Insurance Contract is terminated

3.5. The client has the right to terminate the Agreement prematurely by notifying the bank thereof in the manner set out in the general terms and conditions if the bank is in serious breach of an obligation arising from the Agreement.

3.6. The Agreement is deemed to have automatically expired in the following cases:

3.6.1. The client fails to pay the first Service Fee to the bank in accordance with clause 2.3.

3.6.2. The client's current account is closed.

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

3.8. The bank has the right to unilaterally amend the terms and conditions of the Agreement by notifying the client of the amendments in accordance with the procedure set out in the general terms and conditions of the Bank at least one (1) month prior to the amendments entering into force. If the client does not terminate the Agreement within the term specified above, they are deemed to have

consented to the amendments. If the client does not agree to the amendments, they have the right to terminate the Agreement immediately and free of charge before the amendments take effect.

3.9. By entering into the Agreement, the client confirms that they have reviewed and understood the terms and conditions of the Agreement and the Insurance Contract, as well as the bank's general terms and conditions, principles of processing client data and price list, and that they agree to them.