

1. General

- 1.1. These terms of service ("Terms") explain how you ("you" or "your") can use the service that helps you check your current insurance and get new insurance offers through an insurance portal ("Service").
- 1.2. The Service is provided by AS "Citadele banka" Lithuanian branch (registration number 304940934, registered address Konstitucijos ave. 18B, LT-09308 Vilnius Lithuania; referred to as "we", "us" or "our") together with the technical provider Insurely AB (registration number 559103-5646, a Swedish limited liability company with address Kungsgatan 9, 111 43 Stockholm, Sweden). The insurance service is provided by AAS "BTA Baltic Insurance Company" Lithuanian branch (registration number 300665654, address Laisves ave. 10, 04215 Vilnius, Lithuania referred to as "Insurer"), represented by AS "Citadele banka" Lithuanian branch as an insurance agent.
- 1.3. To start using the Service, you need to confirm electronically that you agree to the Terms.
- 1.4. You can use the Service only if you are a private individual, at least 18 years old, and already have an active insurance policy.
- 1.5. The Service includes a "Data Aggregation" feature. Data Aggregation allows you to request the retrieval of certain information about your insurance policies from your insurance providers you select in the insurance portal ("Portal"). In cases where several insurance types are available in the Portal, data is collected only about the specific insurance type you have chosen. We confirm that no other unrelated information available in your current insurance provider's self-service portal or online banking is collected and/or stored. The retrieved information is displayed to you in the Portal for your own overview. Only the limited part of this information that is necessary to prepare a new insurance offer is used for offer preparation – specifically, the data about the policyholder and the insured object, along with any additional details you provide. This is the same amount of data that you would ordinarily provide when requesting an insurance quote from any insurer. No other information from your existing policy is used or forwarded for offer preparation. Insurance premiums, that you pay for your valid insurance is also not collected and (or) shared with the Insurer.
- 1.6. We are entitled to use the contact information obtained during the provision of the Service to provide assistance: where you were unable to fully use the Service due to technical or other reasons, as well as in relation to purchasing or renewing insurance when the policy has expired.
- 1.7. By using the Service, you agree to these Terms. If you do not agree, please do not use the Service.
- 1.8. The Terms may change from time to time. We recommend checking them each time before using the Service.

2. The Service

- 2.1. The purpose of the Service is to enable you to request the retrieval of certain information about your existing insurance policy you choose to view in the Portal. This data is gathered on your behalf and presented to you in a clear format, showing you details like what your policy covers, the insured object, limits and the policyholder (i.e. you). The aim is to give you an overview of your current insurance and simplify the process of applying for new insurance service. The Service provides information about insurance products but does not constitute personalized insurance advice or a recommendation.
- 2.2. The Service can retrieve your insurance data from third-party insurers (other than the Insurer), as long as they are listed in the selection menu on the Portal. Please note that this list may change from time to time.
- 2.3. The information shown in the Service is based on the data received from these insurers. However, it may not include all policy details. For full and legally binding information, you should always check your original insurance policy and related documents.
- 2.4. When you choose to retrieve insurance data from your insurance company through the Service, you authorize and instruct us to retrieve information from user accounts at your chosen insurance company and that your chosen insurance company discloses information to us about your current insurance policy for use within the Service in accordance with these Terms. The collection of insurance data from your insurance company takes place only after your active choice and is completed by means of your authentication with the relevant insurance company in accordance with the Service's instructions.
- 2.5. If there would be offered a possibility for you to retrieve your property or vehicle data, necessary to provide you with the new insurance offer from the public registries, neither we, nor Insurely or insurer is responsible for the accuracy of data, reflected in the public registries, and (or) proper functioning thereof.
- 2.6. We do not check whether the information you give us is correct, including the login details you use to access any insurance company's website. If the information is not accurate or complete, we may not be able to provide the Service or make sure it works properly.

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- 2.7. We are also not responsible if you log in to an insurance company's account, but it turns out that you have no actual connection or agreement with that company, e.g. in case you log in to the internet bank, but you do not have valid insurance agreement, etc.
- 2.8. Some insurance companies may require you to accept their own terms and conditions when accessing your account therein. By using the Service and providing login data, you authorize us to accept those terms of insurance companies on your behalf, where necessary.
- 2.9. A new insurance offer will be made available to you in the Portal. This offer is prepared by the Insurer based on the information received regarding the insured object and the policyholder, as well as any additional information and choices you provide within the Portal.
- 2.10. Obtaining a new insurance policy through the Portal does not automatically cancel your existing insurance policy with your current insurer. To cancel your existing policy, you need to contact your current insurer.
- 2.11. When purchasing insurance via the Portal, please review the insurance policy terms, including how to submit a claim to the Insurer. Claims and insurance-related questions are handled directly by the Insurer under the insurance contract.

3. Permitted use

- 3.1. If you agree to these Terms and follow them, you are allowed to use the Service. This right is personal to you— it cannot be transferred to someone else, and we can limit it away if needed.
- 3.2. You are not allowed to copy, change, share, or publish any content we provide via the Service. You may download or save information for yourself, if there is such an option provided in the Portal, but you must not misuse the Service or use it for anything illegal.
- 3.3. By using the Service, you confirm and agree that:
 - 3.3.1. You have the right to enter your login details in the Portal in order to enable us to provide You with a connection to your insurance account and to retrieve information about your insurance policy on your behalf.
 - 3.3.2. You will use the Service according to these Terms.
 - 3.3.3. You will keep your login details safe and make sure your devices are protected (for example, with a password, fingerprint, or face recognition).
 - 3.3.4. If you notice or suspect that someone else is using the Service without your permission, you will let us know immediately.
 - 3.3.5. You understand that Data Aggregation be performed only if you actively choose it in the Portal and will authenticate with the selected insurer.
- 3.4. Prohibited Interference and Misuse You must not use the Service in any way that may disrupt, hinder, or attempt to interfere with its normal operation or with the systems and integrations supporting it. This includes, but is not limited to:
 - 3.4.1. any action intended to damage, disable, overburden, or impair the Service or the systems of Citadele, Insurely, or their partners.
 - 3.4.2. attempting to circumvent or interfere with any technical or security features of the Service;
 - 3.4.3. using automated tools, scripts, or similar methods to access, collect, or manipulate data from the Service other than as expressly authorized.
 - 3.4.4. engaging in any conduct aimed at preventing or obstructing authorized data retrieval, validation, or sharing on behalf of consumers; and
 - 3.4.5. assisting or encouraging any third party to carry out the acts listed above.
- 3.5. We reserve the right to suspend or terminate access to the Service and to take appropriate technical or legal action if any prohibited interference or misuse is detected.

4. Intellectual Property

- 4.1. By using the Service, you agree not to copy, change, or interfere with any content, data, or documents we or our partners provide. All content and technology used in the Service is protected by intellectual property laws. You are not given ownership of any of it – you only have the limited right to use the Service as described in these Terms.

5. Processing of Personal Data

- 5.1. We act as the data controller for the processing of your personal data. Your personal data is processed for the following purposes:

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- 5.1.1. To request and receive information about your insurance policy from your insurance company.
- 5.1.2. To display information about your insurance policy to you on the Portal.
- 5.1.3. To transfer the data about the policyholder and the insured object from your existing insurance policy, along with any additional details you provide, to the Insurer to allow the preparation of a new insurance offer for you.
- 5.2. The legal bases for the processing of your personal data are: the necessity to perform a contract to which you are a party (i.e., these Terms are binding to you and shall be treated as a contract between you and us), your explicit consent, or our legitimate interest in providing a user-friendly and efficient service.
- 5.3. If we process your data based on your consent, you can withdraw that consent at any time, as explained in our Privacy disclaimer for processing of personal data for receipt of notifications and offers.
- 5.4. We take data protection seriously and make sure your personal data is processed in line with the laws that apply.
- 5.5. To learn more about what data we collect and how we use it, please read our Privacy Disclaimer on our website: www.citadele.lt.

6. Access to the Service

- 6.1. We may block your access to the Service at any time if you break these Terms or use the Service in a way that could harm us or others.
- 6.2. While we make reasonable efforts to ensure that the information provided through the Service is accurate and up to date, we do not guarantee uninterrupted availability or the completeness and reliability of the content. We are not responsible if the Service is temporarily unavailable or if something doesn't work as expected.
- 6.3. We may temporarily suspend or limit access to the Service for technical, maintenance, or security reasons, or to comply with legal or regulatory requirements.
- 6.4. In cases listed in this Section 6 we will inform you as soon as possible about any suspension or restriction of access to the Service.

7. Limitation of Liability

- 7.1. The Service is provided "as is", meaning we do not guarantee that it will always work perfectly or meet your expectations. You use the Service at your own risk. We do not provide any warranties—whether express or implied—about the availability, quality, accuracy, or suitability of the Service. We may also change or stop offering the Service at any time, without prior notice.
- 7.2. We are not responsible for your decision to use the Service or to purchase insurance.
- 7.3. We are not liable for any losses you may suffer if the Service is unavailable or does not work properly due to technical issues, internet problems, or other reasons beyond our control.
- 7.4. We are not responsible for any direct or indirect damage, loss, or claims—whether to you or to third parties—that may arise from using the Service or from your inability to use it.

8. Changes to the Terms and termination of the Services

- 8.1. We may amend these Terms at any time. If you do not agree with the updated Terms, you have to stop using the Service. The current version of these Terms is available to you each time you use the Service. You may request the current or any previous version of these Terms, except for future versions, by contacting us using the communication channels listed on our website at www.citadele.lt.
- 8.2. We may, at our sole discretion, modify, suspend, or permanently discontinue the Service, in whole or in part, without prior notice. You acknowledge and agree that we are not liable to you or any third party for any such modification, suspension, or termination.

9. Assignment

- 9.1. You are not allowed to assign or transfer any rights, obligations, or licenses under these Terms.

10. Governing law and Dispute resolution

- 10.1. These Terms are governed by the laws of the Republic of Lithuania.
- 10.2. If you have a complaint or disagreement with us related to the Service or these Terms, you can contact us using the communication channels listed on our website at www.citadele.lt, under the section "How we process suggestions and complaints." Complaints are handled according to our internal complaints' procedure.

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10.3. If the issue is not resolved to your satisfaction, you have the right to apply to the Bank of Lithuania's Disputes Resolution Centre: Totorių str. 4, LT-01121 Vilnius, Website: www.lb.lt (section "Vartotojų ginčų nagrinėjimas", Online submission: <https://www.lb.lt/en/dbc-settle-a-dispute-with-a-financial-service-provider>)

10.4. The Bank of Lithuania examines disputes between consumers and financial service providers free of charge.

10.5. For general consumer rights issues, you may also contact:

10.5.1. Valstybinė vartotojų teisių apsaugos tarnyba (VVTAT) Vilniaus str. 25, LT-01402 Vilnius, Website: www.vvtat.lt

10.5.2. Contact a supervisory authority: AS Citadele banka operates in Lithuania through its branch AS Citadele banka Lietuvos filialas. The European Central Bank (ECB) is the bank's prudential supervisory authority within the Single Supervisory Mechanism. The bank is licensed as a credit institution in Latvia; its licence is registered in the register maintained by the Bank of Latvia (Latvijas Banka). Supervision of compliance with financial market rules in Lithuania is performed by the Bank of Lithuania. Written complaints related to the activities of AS Citadele banka Lietuvos filialas may be submitted to: Lietuvos bankas, Totorių str. 4, LT-01121 Vilnius, website: www.lb.lt.

10.6. If a dispute cannot be resolved through negotiation or out-of-court procedures, it may be brought before a court in the Republic of Lithuania in accordance with Lithuanian laws governing court jurisdiction. The parties agree that the dispute should be settled by the competent court in Vilnius, with the Vilnius City District Court as the court of first instance. All legal claims or disputes related to these Terms must be submitted in Lithuania. By accepting these Terms, you agree not to bring legal action against us in any other country. We may record and store your activity within the Service. These records may be used as evidence in the event of a dispute between you and us, including in court.