1. DEFINITIONS
1.1 Bank Account is the settlement account of the Account Holder specified in the Agreement.
1.2 Price List is the valid price list of the Bank.
1.3 User is the Account Holder or a person authorised by the Account Holder who uses the mobile telephone number specified in the Agreement and the services of the Service Provider with the Prepaid Card.
1.4 Account Holder is a person who has concluded an Agreement with the bank and whose Bank Account is debited with the Transaction amount.
1.5 Prepaid Card is the smart card that identifies the User and allows the mobile communications services of the Service Provider to be used when inserted in a mobile telephone.
1.6 Agreement is the Mobile Telephone Calling Time Addition Agreement concluded between the Bank and the Account Holder.
1.7 Limit is a limit amount in Estonian kroons to the extent of which the User can perform Transactions a day, week or month.
1.8 Service Provider Account is the settlement account of the Service Provider in the Bank which allows the User to use the Services to the extent of the amount of money transferred to the account.
1.9 Mobile Telephone Number is a number determined by the Service Provider which is connected to the Prepaid Card and which the Service Provider provides with mobile communications services.
1.10 Bank is Swedbank AS.
1.11 Service Provider is the provider of the mobile communications service, whose services are used by the User.
1.12 Service is a service provided through the mobile communications network of the Service Provider with the help of the Prepaid Card.
1.13 Transaction is a transfer of Estonian kroons from the Bank Account to the Service Provider's account in the amount specified in the Agreement by the Account Holder on the basis of calling the corresponding service number of the Service Provider using a mobile telephone or sending a text message.

2. CONCLUSION OF TRANSACTIONS
2.1 The Bank shall execute the Transaction on the basis of a call made at or a text message sent by the User to the corresponding service number of the Service Provider using a Mobile Telephone.
2.2 Upon conducting the Transaction, the User shall precisely adhere to the instructions (incl. the security instructions) of the Bank.
2.3 The User has the right to conduct Transactions during the service hours determined by the Bank.
2.4 The User shall pay for the Service with money transferred to the account of the Service Provider on the basis of the Transaction.
2.5 For security purposes, the Bank has the right to suspend conduct of Transactions by notifying the User thereof.

3. IDENTIFICATION OF THE USER AND SECURITY OF THE SIM-CARD
3.1 The User shall be identified on the basis of the number of the Mobile Telephone.
3.2 The User shall keep the Prepaid Card carefully to prevent it from going to the possession of a third person against the will of the User.
3.3 The User shall immediately notify the Bank of loss of the Prepaid Card or its going to the possession of a third person against the will of the User or terminate the Agreement.

4. LIABILITY
4.1 The Account Holder shall give the Agreement and the General Conditions of the Bank to the User for examination and ensure the performance of the User's obligations.
4.2 If the User has not sent the Bank a notification under clause 3.3 of the Agreement and a third person conducts a Transaction with the User's Prepaid Card, the Bank shall consider the orders given by the third person as those of the User and the Account Holder shall bear liability for the Transaction and other possible consequences, but not exceeding the retention limit amount.
4.3 The daily retention amount shall be the Limit agreed on between the Bank and the Account Holder, but not over the maximum retention limit prescribed by law.
4.4 The Bank shall not bear liability for the third parties involved in the Transactions, incl. the service of the Service Provider, as well as if the User is not serviced.
4.5 The Bank shall not be liable for delays, damages or any other consequences caused by circumstances independent of the Bank.

5. DISPUTES
5.1 The Account Holder has the right to challenge the Transactions and claim possible damages pursuant to the terms and conditions and the procedure set forth in the General Conditions of the Bank.
5.2 The Account Holder shall immediately verify the correctness of the Transactions and file all complaints related to the Transactions within 60 (sixty) days as of the Bank Account being debited with the Transaction.
5.3 Disputes that arise from the relations between the Account Holder and the Service Provider shall not affect the payment obligation of the Account Holder indicated in section 6 of the Agreement.
5.4 The Bank shall refund the Transaction amount challenged by the Account Holder to the Account Holder only after the Bank has received the corresponding refund itself.

6. PAYMENT OBLIGATION
6.1 The Bank has the right, pursuant to the general procedure of settlements, to debit the Bank Account with all Transaction amounts and service charges established in the Price List.
6.2 The Account Holder shall guarantee that the money on the Bank Account is sufficient for withholding the amounts specified in clause 6.1 of the Agreement.

7. AMENDMENT OF AGREEMENT
7.1 The Bank has the right to amend the Agreement unilaterally by notifying the Account Holder or the User of the amendments through the Teleservices or in another way determined by the Bank not later than 1 (one) month in advance.
7.2 If the Account Holder does not agree with the amendment of the Agreement, he or she shall have the right to terminate the Agreement within the term specified in clause 7.1 of the Agreement.
7.3 If the Account Holder has not terminated the Agreement within the term specified in clause 7.1 of the Agreement it shall be considered that the Account Holder agrees with the amendments.

8. VALIDITY AND TERMINATION OF AGREEMENT
8.1 The Agreement has been made for an unspecified term.
8.2 The Account Holder has the right to terminate the Agreement unilaterally by notifying the Bank about the corresponding desire in advance.
8.3 The Bank has the right to terminate the Agreement unilaterally by notifying the Account Holder or the User not later than 1 (one) month in advance.
8.4 If the User or the Account Holder does not adhere to the terms and conditions of the Agreement, the Bank shall have the right to terminate the Agreement immediately with good reason and without any prior notice to the Account Holder or the User.
8.5 Expiry of the Agreement shall not affect the monetary claims that have arisen prior to the expiry of the Agreement becoming collectible or their satisfaction. The Bank has the right to withdraw the amounts of all Transactions conducted before termination of the Agreement and the charges specified in the Price List of the Bank and other debts.

9. GENERAL
9.1 The Bank shall be entitled to disclose information about the Agreement, the Account Holder and the User to third persons whose right to receive the information arises from the laws of the Republic of Estonia, to the person related to the Transaction (e.g. the Service Provider), to subsidiaries of the Bank and to credit institutions who have a significant shareholding in the Bank.
9.2 The General Conditions of the Bank and Principles of Processing Client Data in the Estonian Companies of Swedbank shall apply in all other respects. The Account Holder confirms that he or she is familiar and agrees with the General Conditions.

By signature, the Account Holder confirms that he or she has read the terms and conditions of the Agreement and received other detailed information from the Bank about the addition of mobile telephone calling time.