

# Au-Client agreement conditions

Valid from  
1.11.2017

1. The Au-Client agreement (hereinafter the **Agreement**) regulates the special conditions of the customer relationship between AS LHV Pank (hereinafter the **Bank**) and the Bank's customer (hereinafter the **Customer**). Unless otherwise stipulated in the Agreement, the terms and conditions set forth in the General Conditions of the Bank and other agreements concluded between the Customer and the Bank shall apply. In addition to the terms and definitions used in the Agreement, the terms and definitions set forth in the General Conditions of the Bank shall be used for the purposes of the Agreement.
2. With the Agreement, the Bank has offered to grant the Customer the status of the honorary customer of the Bank (hereinafter the **Au-Client**), together with the related benefits and obligations, and the Customer has accepted the offer.
3. The Bank shall grant the Customer the following benefits attributable to the status of an Au-Client:
  - 3.1 Special prices shall apply for the Au-Client as specified in the Bank's Price List (hereinafter **Special Prices**). Where no Special Prices have been established, the prices set forth in the Bank's Price List shall apply for the Customer. The Customer can view the Bank's Price List and the applicable Special Prices on the Bank's Website at [www.lhv.ee](http://www.lhv.ee).
  - 3.2 The Client has the right to receive the Bank's Gold Debit Card or apply for the Bank's Gold Credit Card (hereinafter both referred to as the **Gold Card**), by concluding an additional Gold Debit Card or Gold Credit Card agreement with the Bank (both hereinafter referred to as the **Gold Card Agreement**). The benefits accompanying the Gold Card are described on the Bank's website at [www.lhv.ee/en/au-client](http://www.lhv.ee/en/au-client). All benefits offered by Au-Client status, along with the links to the conditions for using these benefits as well as additional information, are provided on the Bank's website at [www.lhv.ee/en/au-client](http://www.lhv.ee/en/au-client). Travel Insurance, Purchase Protection Insurance and the Estravel Client Card, found in the list of benefits, are not available for purchase from the Bank outside of the Agreement. If the Client wishes to buy other benefits included with Au-Client status outside of the Agreement, the fees established in the Bank's Price List shall apply to these benefits. If the Client wishes to use a benefit, which is provided by the Bank's cooperation partner, they shall give their consent to the Bank in the Agreement, Gold Card Agreement, Service Conditions related to another Service or in any other manner for processing and forwarding their data to the Bank's cooperation partner.
4. The Customer undertakes to pay to the Bank the monthly fee for the Au-Client status, as specified in the Bank's Price List. The Bank shall debit the monthly fee from the Customer's Account on the 10th day of the following month. No monthly fee shall be charged from the day of granting of the Au-Client status until the end of the given calendar month.
5. The Customer shall have the right to cancel the Au-Client status at any time, by notifying the Bank thereof in a format which can be reproduced in writing. In such a case, the Bank shall terminate the Agreement (along with the Gold Card Agreement, if the Gold Card Agreement has been concluded) as soon as possible, and send the Customer the corresponding confirmation. Upon termination of the Agreement and cancellation of the Au-Client status, any benefits granted to the Customer within the framework of the Agreement shall expire and shall no longer apply with regard to the Customer under the terms and conditions set forth in the Agreement. Upon termination of the Gold Card Agreement, the Gold Card shall be closed.
6. The Bank shall have the right to unilaterally introduce, amend and terminate the discounts, benefits and partner offers related to the Agreement, as well as to unilaterally terminate the Agreement, if the Customer's financial position deteriorates significantly, the usage of the Bank's services drop or the Customer no longer meets the criteria established by the Bank for the status of an Au-Client. The Bank shall notify the Customer of the termination of the Agreement at least two (2) months in advance in a format which can be reproduced in writing.
7. The Bank shall have the right to extraordinarily terminate the Agreement without any advance notification, if the Customer fails to fulfil any of the obligations arising from the Agreement or any other agreement concluded with the Bank (including a payment obligation), and does not fulfil the obligation within the additional term of 14 (fourteen) days, granted by the Bank.
8. The Bank's General Conditions and Price List (including the Principles of Processing Customer Data) shall form an integral part of this Agreement.