

LIST OF EXCEPTIONAL CIRCUMSTANCES FOR IRREVOCABLE TERM DEPOSITS AND DOCUMENTS CONFIRMING THEM

I. LOSS OF EMPLOYMENT

The Depositor shall have the right to withdraw part of the Deposit amount without terminating the Irrevocable Term Deposit Agreement or to terminate the Irrevocable Term Deposit Agreement and receive the interest accrued until the date of termination of the agreement, if they have applied to the Bank within 1 month of the Depositor's loss of employment, or the Depositor has the right to terminate the Irrevocable Term Deposit Agreement losing the accrued interest if they have applied to the Bank more than 1 month after the Depositor's loss of employment. The Bank verifies the Depositor's unemployment in the Sodra information system. If the Depositor withdraws part of the Deposit, the interest accrued on the part of the Deposit shall be paid at the end of the Deposit term together with the interest accrued on the remaining amount of the Deposit.

II. CRITICAL ILLNESS

The Depositor shall have the right to withdraw part of the Deposit amount without terminating the Irrevocable Term Deposit Agreement or to terminate the Irrevocable Term Deposit Agreement and receive the interest accrued until the date of termination of the agreement, if he/she has applied to the Bank no later than 6 months after the date of diagnosis of a critical illness at a medical institution, or the Depositor has the right to terminate the Irrevocable Term Deposit Agreement losing the accrued interest, if they have contacted the Bank more than 6 months after the date of diagnosis of a critical illness at a medical institution. In such a case, the Depositor must submit to the Bank a certificate issued by a medical institution registered in the Republic of Lithuania, indicating the disease code according to the tenth edition of the International Classification of Diseases and Related Health Problems (ICD). The list of critical illnesses is provided in Table 1. If the Depositor withdraws part of the Deposit, the interest accrued on the part of the Deposit shall be paid at the end of the Deposit term together with the interest accrued on the remaining amount of the Deposit.

Table 1

List of critical illnesses and conditions (situations)

Code according to the International Classification of Diseases and Related Health Problems (ICD) Tenth Revision	Name
A82	Rabies
A83	Mosquito-borne viral encephalitis
A84	Tick-borne viral encephalitis
A85	Other viral encephalitis, not classified elsewhere
A86	Nonspecific viral encephalitis
A87	Viral meningitis
C00	Malignant tumours of the lips
C01	Malignant tumours of the root of the tongue
C02	Malignant tumours of other and unspecified parts of the tongue
C03	Malignant tumours of the gums
C04	Malignant tumours of the floor of the mouth
C05	Malignant tumours of the palate
C06	Malignant tumours of other and unspecified parts of the oral cavity
C07	Malignant tumours of parotid salivary glands
C08	Malignant tumours of other and unspecified major salivary glands
C09	Malignant tumours of tonsils
C10	Malignant tumours of pharynx
C11	Malignant tumours of nasopharynx
C12	Malignant tumours of the pyriform sinus
C13	Malignant tumours of the hypopharynx
C14	Malignant tumours of other and unspecified parts of the lip, oral cavity and pharynx
C15	Malignant tumours of the oesophagus
C16	Malignant tumours of the stomach
C17	Malignant tumours of the small intestine
C18	Malignant tumours of the colon [large intestine]
C19	Malignant tumours of the rectosigmoid junction
C20	Malignant tumours of the rectum
C21	Malignant tumours of the anus and anal canal
C22	Malignant tumours of the liver and intrahepatic bile ducts
C23	Malignant tumours of the gallbladder
C24	Malignant tumours of other and unspecified parts of the biliary system
C25	Malignant tumours of the pancreas
C26	Malignant tumours of other and unspecified digestive organs
C30	Malignant tumours of the nasal cavity and middle ear
C31	Malignant tumours of the sinuses

C32	Malignant tumours of the larynx
C33	Malignant tumours of the trachea
C34	Malignant tumours of the bronchi and lungs
C37	Malignant tumours of the thymus gland
C38	Malignant tumours of the heart, mediastinum and pleura
C39	Malignant tumours of other and unspecified respiratory and mediastinal organs
C40	Malignant tumours of the bones and cartilage of the extremities
C41	Malignant tumours of other and unspecified sites of the bones and cartilage
C43	Malignant melanoma of the skin
C45	Mesothelioma
C46	Kaposi's sarcoma
C47	Malignant tumours of the peripheral nerves and autonomic nervous system
C48	Malignant tumours of the retroperitoneal space and peritoneum
C49	Malignant tumours of other connective and soft tissues
C50	Malignant tumours of the breast
C51	Malignant tumours of the vulva (female external genital organs)
C52	Malignant tumours of the vagina
C53	Malignant tumours of the cervix
C54	Malignant tumours of the uterine body
C55	Malignant tumours of the uterus, unspecified location
C56	Malignant tumours of the ovaries
C57	Malignant tumours of other and unspecified female genital organs
C58	Malignant tumours of the placenta
C60	Malignant tumours of the penis
C61	Malignant tumours of the prostate gland
C62	Malignant tumours of the testis
C63	Malignant tumours of other and unspecified male genital organs
C64	Malignant tumours of the kidney, except the renal pelvis
C65	Malignant tumours of the renal pelvis
C66	Malignant tumours of the ureter
C67	Malignant tumours of the urinary bladder
C68	Malignant tumours of other and unspecified urinary organs
C69	Malignant tumours of the eye and its adnexa
C70	Malignant tumours of the meninges
C71	Malignant tumours of the brain
C72	Malignant tumours of the spinal cord, cranial nerves and other parts of the central nervous system
C73	Malignant tumours of the thyroid gland
C74	Malignant tumours of the adrenal glands
C75	Malignant tumours of other endocrine glands and related structures
C76	Malignant tumours of other and unspecified sites
C77	Metastatic and unspecified malignant tumours of lymph nodes
C78	Metastatic malignant tumours of the respiratory and digestive organs
C79	Metastatic malignant tumours of other locations
C80	Malignant tumours of unspecified location
C81	Hodgkin's disease
C82	Follicular [nodular] non-Hodgkin's lymphoma
C83	Diffuse non-Hodgkin's lymphoma
C84	Peripheral and cutaneous T-cell lymphomas
C85	Other and unspecified types of non-Hodgkin lymphoma
C88	Malignant immunoproliferative diseases
C90	Multiple myeloma and malignant plasma cell tumours
C91	Lymphocytic leukemia
C92	Myeloid leukemia
C93	Monocytic leukemia
C94	Other specified leukemias
C95	Unspecified leukemias
C96	Other and unspecified malignant tumours of lymphoid, haematopoietic and related tissues
C97	Primary multiple malignant tumours
G01	Meningitis in bacterial diseases classified elsewhere
G02	Meningitis in other infectious and parasitic diseases classified elsewhere
G03	Meningitis due to other and unspecified causes
G04	Encephalitis, myelitis, and encephalomyelitis
G05	Encephalitis, myelitis, and encephalomyelitis in diseases classified elsewhere
G81	Hemiplegia (paralysis on one side)
G82	Paraplegia and tetraplegia
G83	Other paralytic syndromes
I21	Acute myocardial infarction
I61	Intracerebral hemorrhage
I62	Other non-traumatic intracranial hemorrhages
I63	Cerebral infarction
I64	Stroke, unspecified as hemorrhage or infarction
I71.0	Aortic dissection (any part)

III. INJURY

The Depositor shall have the right to withdraw part of the Deposit amount without terminating the Irrevocable Term Deposit Agreement or to terminate the Irrevocable Term Deposit Agreement and receive the interest accrued until the date of termination of the agreement, if they have contacted the Bank no later than 6 months after the injury suffered by the Depositor, or the Depositor has the right to terminate the Irrevocable Term Deposit Agreement losing

the accrued interest, if they contacted the Bank more than 6 months after the injury suffered by the Depositor. In such a case, the Depositor must submit to the Bank a certificate issued by a medical institution registered in the Republic of Lithuania, indicating the code of the injury suffered by the Depositor according to the tenth edition of the International Classification of Diseases and Related Health Problems (ICD). The list of injuries is provided in Table 2. If the Depositor withdraws part of the Deposit, the interest accrued on the part of the Deposit shall be paid at the end of the Deposit term together with the interest accrued on the remaining amount of the Deposit.

Table 2

List of injuries

Code according to the International Classification of Diseases and Related Health Problems (ICD) Tenth Revision	Name
S02	Skull fracture
S08	Traumatic amputation of part of the head
S12	Fracture of the cervical spine
S14	Injury to the nerves and spinal cord at neck level
S15	Injury to the blood vessels in the neck
S22	Fracture of the rib(s), sternum, thoracic spine
S32	Fracture of the lumbar spine and pelvis
S33	Dislocation of the lumbar spine and pelvic bones, sprains and ligament tears
S35	Injury to the blood vessels of the abdomen, lumbar region, and pelvis
S42	Fracture of the shoulder girdle and upper arm
S45	Injury to the blood vessels at the level of the shoulder and upper arm
S48	Traumatic amputation of the shoulder and upper arm
S52	Fracture of the forearm bones
S58	Traumatic amputation of the forearm
S62	Fractures of the wrist and hand
S72	Fracture of the femur
S75	Injury to the blood vessels of the hip and thigh
S78	Traumatic amputation of the thigh
S82	Fracture of the lower leg, including the ankle
S85	Trauma to the blood vessels of the lower leg
S88	Traumatic amputation of the lower leg
S92	Fracture of the bones of the foot, excluding the ankle
S98	Traumatic amputation of the ankle and foot
T02	Fractures in several areas of the body
T05	Traumatic amputations in several areas of the body

IV. DEATH OF A CLOSE RELATIVE

The Depositor shall have the right to withdraw part of the Deposit amount without terminating the Irrevocable Term Deposit Agreement or to terminate the Irrevocable Term Deposit Agreement and receive the interest accrued until the date of termination of the agreement, if the Depositor has applied to the Bank within 1 month of the death of the Depositor's spouse, child, grandchild, sister, brother, or any of their parents or grandparents. The Depositor also has the right to terminate the Irrevocable Term Deposit Agreement losing the accrued interest if they contact the Bank more than 1 month after the death of the Depositor's spouse, child, grandchild, sister, brother, or any of their parents or grandparents. The Depositor must submit a death certificate and a document certifying the family relationship to the Bank. If the Depositor withdraws part of the Deposit, the interest accrued on the part of the Deposit shall be paid at the end of the Deposit term together with the interest accrued on the remaining amount of the Deposit.

V. DEATH OF THE DEPOSITOR

Upon the death of the Depositor, the legal heirs shall have the right to terminate the Irrevocable Term Deposit Agreement and receive the Deposit amount together with the accrued interest, provided that they apply to the Bank within 6 months of the Depositor's death. If the Bank is contacted more than 6 months after the death of the Depositor, only the Deposit amount will be paid out, and the accrued interest until the termination of the Agreement will not be paid. In such a case, the heirs must submit inheritance documents proving their right to inherit the irrevocable term deposit.

VI. FIRE IN THE PREMISES

The Depositor has the right to withdraw part of the Deposit amount without terminating the Irrevocable Term Deposit Agreement or to terminate the Irrevocable Term Deposit Agreement and receive the interest accrued until the date of termination of the Agreement, if they contact the Bank no later than 1 month after the date of the fire in the dwelling where the Depositor's residence is registered/declared, or the Depositor has the right to terminate the Irrevocable Term Deposit Agreement losing the accrued interest if they have applied to the Bank more than 1 month after the date of the fire in the dwelling where the Depositor's residence is registered/declared. In such a case, the Depositor must submit to the Bank a certificate from the Fire and Rescue Department under the Ministry of Internal Affairs, certifying that a fire occurred in the Depositor's residence. If the Depositor withdraws part of the Deposit, the interest accrued on the part of the Deposit shall be paid at the end of the Deposit term together with the interest accrued on the remaining amount of the Deposit.