



## Liisi credit card reminder

- Liisi credit cards can be applied for by adult citizens of the Republic of Estonia or persons with a long-term residence permit whose permanent net income is at least 250 euros per month.
- Liisi credit card is a means of payment.
- The free balance of a Liisi credit card can be viewed in all ATMs. The price of the service is 0.30 euros.
- Liisi credit card cannot be used for cash withdrawal.
- You can pay by card in all shops that support card payments and e-shops that support Visa.
- You can use a Liisi credit card to make contactless payments. For purchases less than €50, it is possible to make three contactless payments without entering your PIN, after which a PIN must be entered.
- Liisi credit cards have no monthly maintenance fee.
- Liisi credit cards have an interest-free period of 15 days.
- The maximum amount of a payment is the credit limit of your Liisi credit card.
- Before making a purchase, verify the available limit. Check the available limit and the transactions made with the card at the Liisi self-service environment; log in with your ID-card, Mobile-ID, or Smart-ID [here](#).
- We will activate the card within 3 working days after you have received the card. A respective notice will be sent to your e-mail address when the card is activated and ready for use.

### PIN

- Memorise the PIN and destroy the envelope containing the PIN.
- Do not write the PIN down on the card or keep it together with the card.
- If you have forgotten your PIN and cannot remember it, turn to Holm Bank AS by phone on **6770760** or write at [kaat@holmbank.ee](mailto:kaat@holmbank.ee). It is not possible to recover the PIN; instead, a new card must be ordered. The cost of the new card is 10€.
- Before confirming the PIN, check that the transaction amount is correct.
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## Security

- Do not give your card to third persons.
- Never leave your card unattended.
- Keep your card in a safe place that prevents access by unauthorised persons.
- Do not place the card in a magnetic field (TV-sets, audio-systems, etc.), as this might damage the magnetic strip and make the card unfit for use.
- If the card is lost or stolen, inform us immediately thereof by phone **6770760**. The card can be closed round-the-clock.
- Do not permit the customer service assistant take the Liisi card out of your sight and be always present when a card payment is made.

## Security in online shops

- When making purchases online, do not use someone else's computer. Other person's computer may have a software installed which can read the card information.
- If you have concerns whether a merchant really exists, it is reasonable to check in advance whether the merchant's contact details have been provided on its website. If these are missing, it will not be possible to make complaints to the merchant.
- If the contact details are available on the merchant's homepage, but the merchant does not answer to your inquiry, it is reasonable not to use the services of such merchants.
- Never enter your card number on the website if there is no padlock image at the bottom of the page where you enter the card data. The address must begin with <https://...> – this shows the secure secret connection, i.e. connection using the SSL-security protocol.
- Examine the purchase and return conditions, read the instructions, contracts and other documents that assume the acceptance of the cardholder. (The purchase may result in a monthly fee, which creates monthly financial obligations upon the cardholder's consent).

## Travelling

- You cannot use a Liisi credit card to make purchases in the following countries: Bolivia, Russia, Thailand, Hong Kong, Brazil, Mexico, Colombia, USA, the Ukraine, Uganda, Lebanon, Dominican Republic, Peru, Philippines, Republic of South-Africa, Panama, India, Cambodia, Argentina, Laos, Vietnam, Afghanistan, Bosnia and Herzegovina, Guyana, Iraq, Syria, Vanuatu, Yemen, Ethiopia, Sri Lanka, Trinidad and

Tobago, Tunisia, Pakistan, Iran, Democratic People's Republic of Korea, Albania, Bahamas, Barbados, Botswana, Ghana, Iceland, Jamaica, Mauritius, Mongolia, Myanmar, Nicaragua, Pakistan, Zimbabwe.

- Check your account statements and card transactions regularly when travelling as well as after the trip, as it helps to detect unwanted transactions faster.

## Repayments

- The interest-free period of purchases is 15 days. Interest will be added starting from day 16.
- Each month Holm Bank AS will send you a payment order, where you can see the mandatory repayment amount, the calculated interest, the available credit limit, and the statement of transactions. Interest is calculated each month on the loan balance.
- The invoice has to be paid by the 10<sup>th</sup> day at the latest.
- In the event of debt, the use of the card will be suspended.
- Upon request, you can pay the entire loan balance shown on the payment order or a part of it, but not less than the minimum instalment.
- Repayments are made to the current account of Holm Bank AS no. **EE087700771000802113 LHV**. The reference number is required! The contract number is used as the reference number.