

Hello, and thank you for choosing our services. The General Conditions are always long but it is a mandatory document in accordance with the laws in force allowing each customer to know in detail the operation and operating rules of the product or service. The regulatory framework sometimes imposes complex terms but we remain at your service to answer your questions.

VeritasCard® : Cards, Accounts & Wallets

**General terms and conditions for electronic money issuance,
redemption and payment services through a Veritas payment
account for customers**

Valid as of 1st January 2025

IMPORTANT INFORMATION: These terms and conditions (“**Agreement**”) govern the use of the platform provided by Klopercom, Florinis 7, 1065 Nicosia Cyprus and the use of Mastercard debit payment issued by Paywiser d.o.o, Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia (“**we**”, “**us**”, “**our**”), to any person whose application we approve (“**Customer**”, “**you**”, “**your**”). This Agreement includes the terms of our Privacy Policy <https://veritascard.com/privacy-policy>

Key information relating to your credentials will be provided to you at the email address you register with us and/or in your Account. You may access, download and print this information at any time by logging in to your Account. In addition, you agree that we may provide notices or other information to you from time to time by posting it in your Account, emailing it to your registered email address, mailing it to your registered physical address, calling you by phone or sending you mobile messages. Notices to you by email or mobile messages shall be deemed given 24 hours after the email is sent, unless the sending party is notified that the email address is invalid. Notices sent by registered mail shall be deemed to have been received three days after the date of mailing.

These General Terms apply to all Users (customers) who have concluded an Agreement for the Service of Electronic Money Issuance, Redemption and Payment Services with Paywiser, the issuer, through Veritas platform.

1. INTRODUCTORY PROVISIONS

1. The issuer of these General Terms and Conditions is Paywiser d.o.o., registration number 8640084000, with a registered office at Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia, (hereinafter referred to as "Issuer") is a company registered in accordance with Slovenian law and listed in the Register of Legal Entities of the Republic of Slovenia.
2. Paywiser is licensed by the Bank of Slovenia to provide services of issuance of electronic money and payment services as hybrid electronic money issuance company (license no. 0.04.5.4-5/2020-70 z dne 2.11.2021) and is entered in the register of electronic money institutions kept by the Bank of Slovenia (www.bsi.si). Paywiser is also authorised to provide its services in other EEA countries. The register is published on the Bank of Slovenia website www.bsi.si. The bodies responsible for supervision are the Bank of Slovenia, the Office for the Prevention of Money Laundering, the Financial Administration of the Republic of Slovenia, the Market Inspectorate of the Republic of Slovenia and other competent authorities.
3. The owner of the platform and Veritascard© trademark is Klopercom, a company for acting as distributor of Paywiser products and services under whitelabel through VeritasCard platform. (hereinafter referred to as "Distributor"). Klopercom is a company established under Cyprus law and entered in the Register of Legal Entities of the Republic of Cyprus.
4. The general channel for communication with Users is indicate into contact page [www. cardveritas .com/en/contact-us](http://www.cardveritas.com/en/contact-us) other communication channel may be specified, but other e-mail addresses may be specified in the General Terms and Conditions depending on the content of the communication.
5. These General Terms and Conditions for Electronic money issuance and redemption and payment services through a Veritas payment account (hereinafter: " General Terms" or "Terms") together with other relevant additional terms, conditions and agreements as set out in these Terms represent a framework contract (hereinafter: Contract), which is concluded electronically and determines business conditions between us and Users. These Terms cover the rights and obligations of Users and how the services are used. Contractual relationship between the User and us, whose rights and obligations are determined with these General Terms, shall be deemed to be concluded and shall only take on the character of a contract when the distributor, on behalf of the issuer, confirms the acceptance and validity of the User's order

for the services governed by these Terms by sending a message to the User. The User expresses his/her will to enter into the Contract by accepting the General Terms ("by ticking the relevant "check box").

6. These Terms apply to all Users of the services, unless otherwise agreed by special agreement between us and individual User.
7. Any individual service or product within the distributor's scope of services may also have its own additional Terms and Conditions. If there are third party providers or contractors for specific services or products in the scope of the issuer's services that are subject to these General Terms, will be listed in the Terms and Conditions (e.g. video identification is provided by an external provider and the User is presented with additional conditions related to that service before the video identification is provided).
8. An integral part of these Terms is the Price List of payment account and payment card services (hereinafter referred to as the "Price List"), which is available on the website www.cardveritas.com, as well as all other terms, policies and other information about products and services. All these documents together define the legal and business relationship between us and the User. It is the User's obligation to read and agree to all documents.
9. In addition to the General Terms, Users are also subject to the Privacy Policy published at www.cardveritas.com
10. The funds of the Users of the Veritas Payment Account, the Veritas Web Interface, the Veritas Mobile Application and the services subject to these General Terms and Conditions are held in a fiduciary account opened with a commercial partner bank of the issuer and are segregated from the funds of issuer. The funds in the fiduciary account shall be deemed to be the property of third parties for whose account the holder of the fiduciary account maintains such account and not the property of the account holder. The potential creditors of the holder of a fiduciary account may not, either to enforce their claims against the account holder or in the event of the account holder's bankruptcy, take enforcement action against such assets. This ensures a high level of security of the Users funds.
11. By ordering the Service, the User expressly acknowledges that he/she understands the English language and agrees to conduct business in English. Otherwise, the contractual relationship between the User and us cannot be concluded.
12. The headings in these General Terms are for reference only and do not limit the scope of application of individual provisions.

Capitalised terms have specific definitions and are described in Article 2 of these Terms and Conditions (Meaning of Terms) or in the text of the General Terms and Conditions themselves

2. The meaning of the terms

1. The following words, when used in these General Terms or any document referred to herein, shall have the following meaning: Account/Payment Account means the Electronic money and payment account that the issuer has opened and manages for the User through the distributor and is used for the execution of payment transactions; (which includes services that allow withdrawals or deposits of cash from/to a payment account, in the European Union at an ATM, the execution of domestic and cross-border direct debits, the execution of domestic and cross-border debit card payment transactions, including online payments). Business Day means a day established by the issuer on which the issuer participating in the execution of a payment transaction and carries out activities necessary for such payment transaction. We may establish different Business Days for the provision of different services and/or for the execution of different payment transactions. Unless the Contract or its annexes establishes otherwise, a Business Day of the issuer means any day, which is a business day in the Republic of Slovenia (every day, except Saturdays, Sundays, public holidays and public holidays in accordance with the legislation in force from time to time) and is at the same time a business day of all other payment service providers involved in the execution of the Payment Order. Set forth by the Confidential Information means information which is marked as "Confidential" or "Proprietary" or should be reasonably expected to be confidential having the nature of the information; including, without prejudice to the generality of the foregoing, the issuer and/or the distributor business plans, data, strategies, methods, User and User lists, technical specifications, transaction data, facts and circumstances of the individual User, including personal data held by us;
2. Consumer means a natural person who will conclude framework Contract for his/her personal purpose outside the scope of their gainful or professional activity;
3. Contract means this framework contract and its annexes, if any. User means a consumer who uses or has requested to use the services which are the scope of these Terms and has concluded a Framework Agreement with the issuer through the distributor ; User's Account means the User's profile in the distributor's and the issuer's system. KYC process means

“Know-Your-Customer” process through which we collect all necessary information on the User according to ZPPDFT-2;

4. Commission fee means a fee (charge) and other costs and allowances belonging to us for opening and maintaining a payment account, the execution of a payment transaction and/or related payment service and all other services related to the use of the Account and the concluded Master Agreement; Durable medium means any instrument which enables the User to store information addressed personally to that User in a way accessible for future reference for a period of time adequate to the purposes of the information and which allows the unchanged reproduction of the information stored (e.g. magnetic media, e-mail, DVD);
5. Electronic money means electronically, including magnetically, stored monetary value as represented by a claim on the issuer which is issued on receipt of monetary funds for the purpose of making payment transactions as defined in Article 8 of ZPlaSSIED, and which is accepted by a natural or legal person other than the issuer. Electronic money is issued to Users by the issuer (the issuer of electronic money) under these terms and conditions;
6. Foreign country means a country other than a member state;
7. Member State means a Member State of the European Union, of the European Economic Area, as well as Monaco, San Marino and Switzerland. Veritas Web Interface for accessing the User's Payment Account (hereinafter referred to as the “Veritas Web Interface”) enables the User to use electronic money for payment transactions and access to other Services governed by these Terms and Conditions;
8. Payment order (also “Payment request”) means any instruction (payment request) by the payer or payee to his payment service provider ordering execution of a payment transaction;
9. Payment transaction means act of depositing, transferring or withdrawing of funds initiated by, on behalf of or by the payer where the execution of a payment transaction through a payment service provider is independent of the underlying obligations between the payer and the payee; Party means the issuer, the distributor or the User or both of them jointly as the Contracting Parties (“Parties”); Payment instrument means any device or a set of procedures, or both, agreed between User and us and is linked only to that User for the purpose of use by that User for order of a Payment order (e.g. payment cards, online payment transactions);

10. Payer means a natural or legal person who holds a payment account and allows a Payment order from that payment account, or, where there is no payment account, a natural or legal person who gives a Payment order;
11. Payee means a natural or legal person who is the intended recipient of funds which have been the subject of a Payment transaction;
12. SEPA stands for Single Euro Payments Area. It enables clients to make and receive payments in euro, under uniform rules and procedures, inside or outside national borders, under the same basic conditions and with the same rights and obligations, regardless of their geographical area.
13. Services means the services and products provided by the issuer under this Contract;
14. Statement means a document prepared and provided by us for the User, which includes information about Payment transactions executed during the specific period of time;
15. Strong User authentication measures (SCA – Strong Customer Authentication) means an authentication of the User based on the use of two or more elements categorized as knowledge (something only the User knows), possession (something only the User possesses) and inherence (something the User is) that are independent, in that the breach of one does not compromise the reliability of the others, and is designed in such a way as to protect the confidentiality of the authentication data;
16. TARGET 2 means a payment system owned and operated by the Eurosystem. It is Europe's leading platform for large-value payments processing and is used in real time by both central banks and commercial banks in the EU to process payments in euro. Transaction account is a payment account opened by a bank established in the Republic of Slovenia or a branch of a bank of a Member State in the Republic of Slovenia on behalf of one or more Users for the purpose of executing payment transactions and for other purposes related to the provision of banking services to the User. The funds in the transaction account shall be considered as a sight cash deposit. Third party means any natural or legal person, other than the Parties;
17. Unique identifier means a combination of numbers, letters and signs specified to the payment service User by the payment service provider and shall be used to unambiguously identify User and/or the payment account. The Unique Identifier may be the individual number by IBAN number International Bank Account Number). The payer must provide the payee's IBAN

and the BIC code of the payee's payment service provider to identify the payee's account, unless otherwise agreed with the payee's payment service provider;

18. Video identification means identification and verification of identity of persons using video and audio connection over the Internet network according to the prescribed procedure. The result of the procedure is information collected during the process and the decision whether or not the person's identity is confirmed.

19. ZPlaSSIED means the Slovene Law on Payment Services, Electronic Money Issuing Services and Payment Systems.

20. ZPPDFT-1 stands for Slovene Anti-Money Laundering and Terrorist Financing Act.

3. Terms and conditions of the business relationship between the User and us

1. In addition to these Terms and all its changes, contractual relationships pertaining to the provision of providing and ensuring payment and other Services shall also be governed by laws and other legal acts of the Republic of Slovenia, Price List and additional annexes concluded by Parties and other documents are published on the distributor website and which are deemed to govern the legal relationship between us and User as well as the principles of soundness, justice and fairness.

2. These Terms determine the main terms and conditions between the User and us when the User validly registers first in the distributor's system then in the issuer's system, opens a Payment Account and uses other Services provided by the issuer connected to the Payment Account.

3. Upon registering for the service, the User explicitly confirms that he/she is aware of the content of these Terms and agrees with them.

4. The User has the right to request at any time from the distributor a copy of these Terms and all other documents, which are a part of the contractual relationship, in paper form or on another Durable medium for data. Current Terms are always published on the website www.cardveritas.com

4. Services provided by the issuer under this Framework Agreement

1. through the offers Users the services of opening and maintaining a Payment Account used for the execution of Payment Transactions and other Payment Account related Services. Paywiser maintains a Multi-Currency User Account, under which it opens one or more Payment Accounts for the

User with the IBAN code, which is the unique identifier of the User Account, and executes Payment Transactions in euro (EUR) and in the following foreign currency: USD. All other currencies are automatically converted into euro (EUR) in accordance with these Terms and Conditions. At the same time, Paywiser also makes available to the User a local GBP Payment Account, the purpose of which is to enable the User to transact more quickly and cheaply within the UK payment zone.

2. The funds of all Users are held in a fiduciary account that Paywiser maintains on behalf of the Users with a commercial partner bank. Paywiser assigns IBAN codes to the User's Payment Accounts within the framework of the opened fiduciary account, which enables the execution of incoming and outgoing payment transactions from the User's Payment Account. The contractual relationship is concluded solely between the User and the Paywiser.
3. A Payment Account is not a Transaction Account and is not registered by Paywiser in the Register of Transaction Accounts. It is the User's responsibility to arrange for registered and/or verified users, which enables the User to make all relevant reports on the holding of the Payment Account to Paywiser (e.g. reporting the Account to the tax authorities, if applicable).
4. Veritas Web Interface Allows the User to access and manage his/her Payment Account The Veritas Web Interface allows the User to access and manage their Payment Account (e.g. top-ups, payment transactions, withdrawals, etc.). The user can also view the balance of his/her Account via the Paywiser mobile app, which is designed to manage the Paywiser card. For the use of the Veritas Web Interface, they are presented to the User before the start of use. The Terms, information and conditions of use and a link to the web interface are available at www.paywiser.com.
5. Paywiser offers the following payment services (activities) related to the management of the Payment Account in accordance with Article 5 of the ZPlaSSIED:
 - Activities enabling cash to be placed on a Veritas payment account as well as all the operations required for operating a payment account;
 - Activities enabling cash withdrawals from a Payment Account as well as all the operations required for operating a payment account;
 - Activities enabling enforcement of payment transactions, including transfers of funds on a payment account with the User's payment service provider or with another

payment service provider (execution of direct debits, including one-off direct debits, execution of payment transactions through a payment card or a similar device, execution of credit transfers, including standing orders).

- Issuing of payment instruments.
 - Issuance and redemption of Electronic money.
 - Currency exchange;
6. These Terms regulate the opening of the Veritas payment account and managing it via the Veritas Web Interface and the Paywiser mobile app, as well as all rights and obligations of both Parties regarding the opening, closure and use of the Veritas payment account and other Services under this Terms.
 7. Verified User are entitled to order a MasterCard payment card (Pre-paid, Debit or other) upon successful verification for the Paywiser Payment Account. Special Terms and Conditions apply for the service of issuing of a MasterCard Debit or PrePaid Card, which are available on the website www.paywiser.com and on Veritas Mobile Application.
 8. Due to the legal prohibition, the User's funds held with Paywiser do not earn interest.
 9. Upon successful verification and opening of a Payment Account, the User may order a Paywiser MasterCard debit payment card ("Paywiser Card"). The Paywiser Card issuance service is subject to additional terms and conditions, which are available at www.paywiser.com.
 10. Any additional service, that is not regulated in these Terms, can be subject to separate Terms and Conditions available on www.paywiser.com and on Veritas Mobile Application.

5. General provisions on account opening and User identification

1. The User must first submit the application of registering the User's account and opening the Payment account at the issuer through the Veritas Web Interface or the Veritas mobile app, complete the onboarding procedure and upload all requested documents:
2. The User shall provide including, but not limited to, the following information and documents to the distributor as stated in the clause 6.2. and Terms, by the User filled questionnaire and other information or documents, which the distributor may request based on the individual circumstances and which would allow us to verify the User's identity;

3. The level of information to be provided is dependent on the product or service of the issuer, the User wants to use.
4. The User is informed and agrees that we have the right to require the User to provide the original documents and/or the copies of these documents approved by a notary or another competent person authorized by the particular state.
5. In order to ensure the User identification or to perform other necessary duties, we have the right to demand the User to execute specific procedure or video identification through any partner of us or through other programmes indicated by the distributor or other programs.
6. The User confirms that all the data provided during the registration process is correct and up to date. If there are any changes in the provided data during the term of the business relationship, the User is obligated to provide updated information as soon as possible, but not later than 5 (five) Business Days after the changes.
7. After the User reads the current version of this Terms, the User shall mark the relevant "check-box" by pressing "yes". The foregoing shall be deemed to be a declaration of the User's willingness to enter into the Framework Agreement. After the KYC Procedure has been carried out, the distributor notifies the User through the Veritas Web Interface or the Veritas mobile app. In case if User chooses to press "no" or does not mark any "check-box", it means that does not wish to enter into a contractual relationship with us.
8. We have the right to refuse to register the new User and User's account without indicating the reasons, however, we assure that the refusal to register will always be based on significant reasons which we do not have to or may not disclose them.
9. Once we have verified the documents and information provided by the User and there is no reason that, under applicable law or otherwise, could lead to a refusal to provide the Services, we shall notify the User of the opening of the Payment Account and the User shall be entitled to start using the Services and the Payment Account.
10. The User is entitled to open one User and Payment account unless we explicitly approves the opening of additional Accounts.
11. We do not allow Users who are domiciled in countries where there is an increased or high risk of money laundering or terrorist financing (at-risk country) using the issuer services. The list of high-risk countries that, according to international

organizations, lacks legislation or does not fully implement it, or associates with other risks that may affect the effectiveness of the fight against money laundering and terrorist financing, is published by the Office for the Prevention of Money Laundering. The list is published at: <https://www.uppd.gov.si/>.

12. If the KYC Process for a User reveals that he/she is a mobile number holder, a national, or a permanent or temporary resident of a country on the enhanced or high risk list for money laundering and terrorist financing, we reserve the right to terminate the Agreement and close the User's Payment Account and refund the amount of the User's remaining Account balance. The same shall apply if the User turns out to be a sanctioned person.
13. By accepting these Terms, the User declares that he/she is not a sanctioned person or that he/she is not included in the lists of persons subject to restrictive measures or sanctions:
 - a sanctioned person is any natural person who is the target of sanctions or is subject to sanctions, including, without limitation, a person who is a national or resident of a country that is listed in the list of sanctioned countries;
 - sanctions are any economic, financial, trade or similar restrictions and prohibitions adopted, imposed or imposed by the following organisations or States (and any organs or agencies thereof):
 1. the United Nations;
 2. the United States of America; or
 3. the European Union or any of its present or future Member States.

The User undertakes and warrants for the entire duration of the Framework Agreement:

- that he/she will not, directly or indirectly, use the Account and the related services under the Framework Agreement in any manner that would result in a breach of the restrictive measures and sanctions by us, including the use of the Account and the related services to finance or facilitate the business or transactions of a sanctioned person or a person related to him/her or to make such funds available to a sanctioned person or to allow such person to benefit from such funds;

- that no sanctioned person will have any right to any funds transferred from/to the Account by the User, nor will any income or benefit arising from any activity or transaction with a sanctioned person be used to repay any amounts owed by the User to Paywiser under the contractual relationship entered into.

6. REGISTRATION, VERIFICATION AND USE OF VERITAS WALLET

1. The User can access and manage his/her payment account via the Veritas Web Interface and can also view it using the Veritas mobile app
2. Veritas Wallet can be accessed by installing the Veritas Mobile Application for free on User's mobile device and registering to use the Veritas Mobile Application. Veritas Wallet may also be accessed via Web interface. The mandatory User registration information is:
 - Gender
 - Full name (first and last name),
 - Date of birth %Place of birth,
 - Address of permanent and temporary (if any) residence
 - Mobile phone number % E-mail address
 - Nationality &Personal Identification Number or similar
 - Details of the identity document (document number, expiry date, date of issue, country of issue and issuer)
 - Image of both sides of the attached identity document (identity card or passport) with signature
 - "Selfie" (Selfie – Picture of the User) video & audio recording of the video identification process.
3. We collect personal data about the User and other data about the User via the Veritas Mobile Application or the Veritas Web Interface. During the collection of the required information, the User must enter his/her personal identification data and provide a photograph of both sides of his/her ID and a photograph of the User taken during the KYC Procedure ("selfie"). The KYC Procedure (identification and verification) and the verification of information shall be carried out, inter alia, by means of video conferencing with the use of an external contractor. The user's facial image and the original identity document clearly displayed by the user shall be recorded for the duration of the video identification.

4. The user first registers with his/her mobile phone number, which must be confirmed by entering a one- time password received in a text message. The e-mail address entered by the User shall also be verified and confirmed.
5. The User Account is uniquely linked to the email address provided during the registration process. Only one email address can be logged in with one User Account at a time. Also, only one mobile phone number can be associated with one User Account at a time.. Before successful registration, the User must accept the Terms.
6. Full Payment Account for Verified Users Upon successful completion of the KYC Procedure, a unique identification number (User ID) is assigned to the User.
7. Upon registration, the User is created a User Account and obtains the possibility to use and manage the Payment Account services (as described in Section 4 of these Terms and Conditions) via the Veritas Web Interface and, to some extent, also using the Veritas Mobile Application.
8. The Services provided to the User are limited so as to comply with the legal restrictions required by the AML/CFT Act and the restrictions set out in policy on the prevention of money laundering and terrorist financing (hereinafter referred to as the "AML Policy").
9. Users may carry out payment transactions and use all Services through the Veritas Payment Account, as per limits into the annex below

If the User is no longer eligible for the Account, or there are indicators of high risk, or the User reaches any of the above thresholds (e.g. monthly/annual transaction values), the Payment Account may be temporarily or permanently frozen (in the latter case, the issuer through the distributor shall also terminate the Agreement by notice to the User).

10. Using the Veritas Web Interface and Veritas mobile app
 1. The User is obliged to use the Veritas Web Interface and the Veritas Mobile Application in accordance with these Terms and Conditions, the Price List, the General Terms and Conditions for the Use of the Veritas Mobile Application, the General Terms and Conditions for the Use of the Veritas Web Interface and any other instructions and documents that are publicly published and available at www.cardveritas.com and in accordance with the applicable regulations. The User is obliged to use the Services in a manner consistent with the purpose for

which the issuer, through the distributor, provides the Services.

2. In the event of a breach, the User (the “Breaching User”) shall be liable to the issuer and third parties for any damage caused and the distributor shall have the right to prevent the User from further use of the Veritas Web Interface, the Veritas Mobile Application and all Services.
3. Any User who allows third parties to access the Veritas Web Interface and/or the Veritas Mobile Application shall be solely liable for any damage resulting from such actions.
4. Restrictions on the use of the Veritas payment account are set out in accordance with the ZPPDFT-2 and the issuer’s internal rules and are set out in these Terms and the instructions and documents which are publicly available and accessible at www.cardveritas.com
5. All functionalities of the Payment Account, the Veritas Web Interface and the Veritas mobile pp, including the terms and conditions for issuing and withdrawing electronic money and executing payment transactions, are set out in these Terms and the additional terms and conditions related to the Services that are the subject of the Master Agreement (such as, e.g., the General Terms and Conditions for the Use of the Veritas Mobile App, the General Terms and Conditions for the Use of the Veritas Web Interface, etc.).

7. Payment services in Veritas wallet

1. Users can make various types of payment transactions via the Veritas Web Interface and using the Veritas mobile app.
2. Users are subject to the restrictions set out in Section 6 of these Terms and the restrictions set out below. Users may not withdraw funds from their Payment Account in cash.
3. Each payment request is approved and confirmed or rejected by the the issuer system.
4. The balance of the Payment Account is reduced/increased immediately after a successful Payment Transaction.
5. The issuer shall authorise and execute any Payment Transaction for which the User has submitted a Payment Request (Payment Order) or a Consent (Confirmation), unless there are conditions for refusal of the transaction.
6. The issuer will refuse to execute a Payment Transaction if:

- The execution of the payment request exceeds the value limit of the ZPPDFT-2 or other limit set by the issuer or the distributor or independently set by the User,
 - The User does not have sufficient funds in the Payment Account,
 - the User enters an incorrect SCA code to confirm the Payment Transaction,
 - the User Account is blocked, frozen or suspended,
 - the issuer System and/or the electronic communications network is disrupted at the time of the transaction request,
7. We suspect possible misuse of the Payment Account. The issuer confirms or rejects the Payment Transaction on the basis of the conditions set out in the preceding paragraph and immediately notifies the User thereof via the Veritas Web Interface.
8. Within the limits of the User's Payment Account and subject to the restrictions set out in these Terms, the User may perform the following actions (Payment Transactions):
- Top-up the Payment Account,
 - Make Payment Transactions for the purchase of goods and services,
 - Withdraw funds from the Payment Account.
9. The different types of payment transactions are described below.
10. Other services/functionalities are provided via the Veritas Web Interface and the Veritas mobile app in accordance with the additional terms and conditions.
11. Top-up of the Payment Account
1. The top-up function of the User's Payment Account is subject to the restrictions set out in Article 6 of these Terms.
 2. User can Top-up (fill) his/her Payment Account:
 3. By transferring funds from a Payment Account opened with another Payment Service Provider: the User shall execute a payment order to the credit of his/her Account (specifying the IBAN and BIC) held by the issuer. For this purpose, the issuer has opened a fiduciary account with a commercial partner bank. The reference and purpose of the payment shall be completed by the User in accordance with the instructions published on the

website www.cardveritas.com The funds in the Payment Account of the User who has correctly filled in the information on the Payment Order will be increased as soon as the funds are received by the issuer. Before allowing the transaction to be executed, the issuer shall verify the details of the Payer and the Payee and the status and limits of the Payer and the Payee.

4. Any request to top up an Account shall be approved or rejected by us.
5. Additional top up may be proposed by the distributor such as top up with voucher or credit card.

12. Payment transactions for the purchase of goods and services

1. Payment transactions for the purchase of goods and services are subject to the restrictions set out in Article 6 of these Terms.
2. A User who has obtained a Veritas card issued in accordance with the Veritas Mastercard Debit Card Terms and Conditions (available at www.cardveritas.com) may pay for goods and services at any outlet that accepts MasterCard debit cards.
3. The process of executing a Payment Transaction via a Payment Order entered into the Veritas Web Interface:
4. The issuer accepts Payment Orders in accordance with the schedule by which it clears and settles Payment Transactions in the issuer system. This is expected to be every Business Day for Payment Transactions to be made by 24:00 of the previous day. Saturdays, Sundays, public holidays in Slovenia and public holidays abroad (i.e., Easter Friday, Easter Monday, i.e., 25.12. and 26.12.), which constitute a non-Business Day for the TARGET2 Payment System, shall constitute non-Business Days for clearing and settlement in the Paywiser System and the partners involved in the Payment System and shall also be a Business Day for all other Payment Service Providers involved in the execution of a Payment Order.
5. the issuer will execute (successfully or unsuccessfully) Payment Orders received between 0:00 and 24:00 on the same Business Day.
6. The issuer (as the Acquirer) will transfer the funds to the Recipient's account no later than the next Business Day following receipt of the Payment Order.

7. A Payment Order becomes irrevocable at the moment the User gives his/her consent to the execution of the Payment Transaction, i.e. when the Payment Order is received by the issuer.
 8. The User submits a Payment Request in the issuer system via the Veritas Web Interface. The issuer system automatically checks the details of both the Payer and the Payee, the User's account balance, the User's status and the User's restrictions.
 9. If all the conditions set out in the preceding paragraph are met, the issuer shall immediately execute the transfer of funds or, if the conditions are not met, reject the transaction.
 10. Once the User has consented to the execution of a Payment Transaction, the cancellation or revocation of such transaction or Payment Order is no longer possible.
13. Withdrawal of funds from the Payment Account:
1. The User may withdraw funds from his/her Payment Account at any time in accordance with these Terms and the applicable Price List, and within the limits and subject to the restrictions set out in Article 6 of these Terms.
 2. Funds can be called up:
 - By transferring funds to another Payment Account or Transaction Account – The User may transfer funds from his/her Payment Account at any time via the Veritas Web Interface, to any other Transaction Account or Payment Account, in accordance with these Terms and Conditions and the applicable Price List, by completing a Payment Order.
 3. By withdrawing cash at an ATM, if the Payment Account User has obtained a Veritas Card. Internal transactions of Registered and Verified User are subject to the limits set out in Paragraph 6 of these Terms and limitations set out below. Conditions for redemption:
 - the relevant balance in the User's Veritas Account, compliance with any transaction restrictions as described in these Terms.

8. General Terms for the Issuance and Redemption of Electronic Money

1. Money held in the User's Payment Account shall be deemed to be Electronic Money issued by the issuer following the transfer

or crediting of money to the Payment Account opened with the issuer. Once the User has made a funds transfer or the funds have been successfully transferred to the User's Account and the issuer has received the funds, the issuer shall issue Electronic Money at face value and

2. credit the Electronic Money to the User's Payment Account. The Electronic Money shall be credited and held in the User's Payment Account.
3. The User selects the method of recharging the Account as described in Clause 7 (Recharging the Payment Account).
4. The User is informed and agrees that the Electronic Money in the User's Account shall not be deemed to be a deposit and the issuer shall in no event pay any interest on the Electronic Money in the User's Account or provide any other benefits related to the period of time for which the Electronic Money is held.
5. At the User's request, Electronic Money held in the User's Account may be redeemed at any time at its face value, unless otherwise agreed between Paywiser and the User.
6. Where Electronic Money is required to be redeemed prior to the expiry of this Agreement, the User may request the return of some or all of the monetary value of the Electronic Money.
7. The User shall make a request for the Electronic Money to be redeemed by generating a Payment Order to transfer the Electronic Money from the User's Payment Account with Paywiser to any other account specified by the User.
8. No special terms and conditions shall apply to the redemption of Electronic Money other than the standard terms and conditions for transfers and other Payment Transactions from the User's Account. The amount of Electronic Money withdrawn or transferred shall be selected by the User.
9. No additional Fee shall be payable for the withdrawal of Electronic Money. In the event of a withdrawal of Electronic Money, the User shall pay the normal Transfer or Withdrawal Fee, which shall depend on the method of transfer or withdrawal chosen by the User, in accordance with the Price List.
10. If the User requests the redemption of Electronic Money after the expiry of this Agreement or within a maximum of 1 (one) year from the expiry of the Agreement, the entire monetary value of the Electronic Money held by the User shall be redeemed.

11. Subject to the User terminating this Agreement and submitting a request for the closure of the User's Payment Account and the deletion of the User's Payment Account from the the issuer System, or the issuer discontinuing the provision of the Services to the User and deleting the User's Account from the issuer System, in the cases set out in this Agreement, the money from the User's Account shall be transferred to the User's Transaction Account or to an account in another electronic payment system specified by the User. The issuer shall be entitled to deduct amounts due to us (Fees for the Services provided by the issuer and/or the distributor and other charges not paid by the User, including, without limitation, damages and default interest imposed by financial institutions and/or other competent authority of the country and paid by the issuer and/or the distributor due to breaches of this Agreement committed by the User) prior to such deduction. In the event of a dispute between the issuer and/or the distributor and the User, we shall have the right to retain the disputed money until the dispute is resolved.
12. In the event that we do not refund the User for reasons beyond issuer's control or distributor's control (for example: the account indicated by the User is closed; technical problems arising with the payment service provider, if the User has another account, etc.), the User will be notified immediately. The User must immediately indicate another account or provide additional information necessary for the refund.

9. GENERAL TERMS ON THE PROVISION OF THE PAYMENT SERVICES

1. Authentication data and information to be provided in Payment order
 1. The authentication details for authentication to access the User's Payment Account via the Veritas Web Interface or the Veritas Mobile Application shall be set by the User. The information relates to:
 - User ID and Password:
 - User ID: is the combination of alphanumeric sequence assigned to the User after the registration has been completed and the issuer has issued to the distributor a confirmation that the User can start using the Services.
 - Password: a static alphanumeric sequence personally and exclusively determined by the

User. We will not have access to the password nor will it ever request it from the User.

- The special code that the User will receive on his/her mobile phone to execute the Payment Transaction (SCA, optional). The User confirms the special code received on his/her mobile phone by entering the password. The Payment Transaction will not be executed without the special code (where required).
2. The maximum period of inactivity of the User after access to the User's online account has been granted shall not exceed 5 minutes. After 5 minutes, the session ends and the User must log in again. If the authentication details for identity verification are entered incorrectly few times, the distributor has the right to block access to the User Account with those authentication details. The User will be notified before the blocking is carried out. In the event that the User's Account is blocked due to incorrectly entered authentication data, the User will be able to unblock by following a specific process which will be communicated to the user by the distributor.
 3. In order for a Payment Order to be properly initiated or executed, the User must provide a unique identifier (IBAN). The issuer will process and be responsible for the execution of Payment Transactions from the User's Payment Account solely on the basis of the BIC code of the Payee's payment service provider and the Payee's account number (IBAN) received from the User as part of the User's Payment Order.
 4. The issuer shall not be liable if the Payment Order does not contain the Unique Identifier and/or the User has entered it incorrectly. However, the issuer shall nevertheless use reasonable endeavours to recover the funds involved in such Payment Transaction.
 5. The User is informed and agrees that we have the right to request additional and/or other mandatory information (e.g. the amount and currency, the name of the Payee, the Payee's address, etc.) necessary for the proper execution of the Payment Order.
2. The form and procedure for giving consent to initiate a Payment order or execute a Payment transaction
 1. A Payment Transaction shall be deemed to have been authorised by the User only if the User has given his/her

consent in the Paywiser System for the execution of the Payment Transaction.

2. The User shall be deemed to have given consent by submitting an electronic Payment Order to the issuer system through the distributor system using the authentication data (login data assigned to the User and/or security code, SCA). Consent may also be expressed by other means appropriate to the particular service.
 3. The User's (Payer's) consent must be provided prior to the execution of the Payment Transaction.
3. Procedure for cancelling a Payment Order:
1. The Payer may revoke the consent at any time, but no later than the moment of irrevocability as provided in the following provisions of Section 9.2.4 of these Terms. Consent to execute a series of Payment Transactions may also be revoked, in which case each future Payment Transaction shall be deemed to be unauthorised.
 2. The User will not cancel a Payment Order once it has been received by the issuer, except in the cases provided for in these Terms.
 3. Where a Payment Transaction is initiated by or through a Payee, the Payer will not cancel the Payment Order after the Payment Transaction has been authorised by the Payee;
 4. In the case set out in Clause 9.4.6 of this Agreement, the User may cancel the Payment Order no later than the end of the Business Day preceding the agreed date;
 5. After the expiry of the time limits set out in clauses 9.3.2 – 9.3.4 of this Agreement, a Payment Order may only be cancelled if agreed between the User and the issuer. In the cases set out in clause 9.2.4.3 of this Agreement, cancellation shall be subject to the consent of the Payee.
4. Time of receipt of the Payment Order, requirements applicable to the Payment Order and refusal to execute the Payment Order
1. The User must ensure that the Payment Account has sufficient funds to execute the Payment Order. If the User does not have sufficient funds at the time of submission of the Payment Order, we shall have the right to refuse to execute the Payment Order, unless otherwise agreed by the Parties. In any event, the minimum amount that the

User must have at all times in the Account is EUR 19.95, otherwise we shall have the right to refuse to execute the Payment Order.

2. The issuer shall process Payment Orders submitted by the User through the distributor without undue delay, provided that the User has sufficient funds in the Account at the time of the due date with which the payment will be made.
3. If the User is the Payer, the Payment Order shall be deemed to have been received by the issuer on the date of receipt, but if the time of receipt of the Payment Order is not a Business Day of the issuer, the Payment Order shall be deemed to have been received on the first following Business Day.
4. A Payment Order received by the issuer on a Business Day but outside issuer's Business Hours shall be deemed to have been received on the next Business Day.
5. No funds shall be debited from the User's Account until the Payment Order has been received by the issuer.
6. If the User initiating the Payment Order and the issuer agree that execution of the Payment Order shall commence on a specified day or at the end of a specified period or on the day on which the Payer has made funds available to the issuer, the time of receipt shall be deemed to be that agreed day. If the agreed day is not a Business Day, the Payment Order shall be deemed to be received on the first following Business Day.
7. Payment orders within the issuer system shall be executed immediately (with a duration of up to a few minutes, unless the Payment transaction is interrupted due to the cases provided for in the Internal Acts and this Agreement), regardless of the issuer Business Hours. As far as possible, issuer will also execute other Payment Orders outside the issuer System immediately (with a duration of up to a few minutes, unless the Payment Transaction is interrupted due to the cases provided for in the Internal Acts and in this Agreement), otherwise the deadlines set out in these Terms and Conditions shall apply.
8. Issuer shall have the right to record and store all Payment Orders sent by any of the agreed methods and to record and store details of all Payment Transactions made by the User or in connection with the User's Payment Orders. The aforementioned data may be provided by the issuer

to the User and/or to a third party entitled to receive such data on a legal or contractual basis, as evidence of the submission of Payment Orders and/or the execution of a Payment Transaction.

9. We shall have the right to refuse to execute a Payment Order in the event of reasonable doubt that the Payment Order has been submitted by the User or if the Payment Order or the documents submitted are not appropriate or lawful. In such cases, we shall have the right to require the User to further confirm the submitted Payment Order and/or to submit documents confirming the right to manage the funds in the Account or other documents requested by us, in a manner acceptable to us and at the User's expense. We shall not be liable for any losses that may result from refusal to execute a submitted Payment Order due to the User's refusal to provide additional information or documents.
10. The User is informed and agrees that we have the right to engage third parties to execute the User's Payment Order in part or in full if the interests of the User and/or the purpose or content of the Payment Order so require. In the event that the purpose or content of the User's Payment Order requires the sending and execution of a Payment Transaction by another financial institution, but that financial institution suspends the Payment Order, we shall not be liable for such actions of that financial institution, but will endeavour to ascertain the reasons for the suspension of the Payment Order. The distributor expressly reminds the User that the User's Account is linked to issuer's fiduciary account and therefore the commercial partner bank may also suspend the Payment Order at any time.
11. We shall have the right to suspend and/or terminate the execution of the User's Payment Order if required to do so by applicable regulations or if this is necessary for other reasons not attributable to the issuer.
12. In the event that we refuse to execute a Payment Order submitted by the User, the distributor shall promptly and without undue delay notify the User of the reasons for the refusal and of the procedure for rectifying the factual errors that led to the refusal, except where such notification is technically impossible or prohibited by law or other regulations.
13. We shall not accept or execute Payment Orders from the User if such Payment Transactions are prohibited or

restricted due to the User's relevant regulations and circumstances.

14. If money transferred by a Payment Order is returned for reasons beyond issuer's control (inaccurate Payment Order details, incorrect Payee account, etc.), the amount returned shall be credited to the User's Payment Account. The fees paid by the User (Payer) for the execution of the Payment Order shall not be refunded.

5. Conditions for the performance of services

1. The time limits for the execution of Payment Transactions to Payment Accounts and the duration for the execution of other Services are set out in these Terms and other documents published on the website of the issuer
2. Where a Payment is made in euro (EUR) in the Republic of Slovenia or other Member States and the User is the Payer, the issuer shall ensure that the amount of the Payment Transaction is credited to the Payee's Payment Service Provider's account by the end of the next Business Day, subject to the exceptions provided for in clause 9.4.3 of these Conditions. As far as possible, the issuer will execute Payment Orders immediately (with a duration of up to a few minutes, unless the Payment Transaction is interrupted due to the cases provided for in the Internal Acts and this Agreement).
3. Maximum spending limits may also be established by the User in Veritas Wallet. If the transfer in the Republic of Slovenia is made in euro (EUR), the issuer will ensure that upon receipt of the Payment Order, the amount of the Payment Transaction will be credited to the account of the Payee's payment service provider on the same Business Day as the Payment Order was received, provided that the Payment Order is received by 12:00 on that Business Day. If the Payment Order is received after 12:00, Paywiser will ensure that the amount of the Payment Transaction is credited to the account of the Payment Service Provider of the Payee no later than the next Business Day.
4. The Parties may agree that a Payment Order shall be executed on a specific day or at the end of a specific period. In this case, the issuer will ensure that the amount of the Payment Transaction is credited to the account of the Payment Service Provider of the Payee on the day on which the Payment Order is executed.

5. Where a Payment Transaction is executed in the Republic of Slovenia and other Member States in currencies of Member States which are not part of the Eurozone and the User is the Payer, the issuer will ensure that the amount of the Payment Order is credited to the account of the Payee's payment service provider by the end of the next Business Day, but no later than within 4 (four) Business Days after receipt of the Payment Order.
6. Spending limits for payment transactions
 1. The User shall co-operate with the distributor to investigate any suspicious, suspected illegal, fraudulent or improper activity. The maximum spending limits for Payment Transactions are set out in Article 6 of these Terms.
 2. Specific limits may be set on the User's Payment Account in accordance with the Terms and Conditions and our's internal regulations. The User shall be informed of such restrictions prior to using the Services.
7. Account blocking and/or suspension of services to the User
 1. The User shall cooperate with the distributor in the investigation of suspicious, illegal, fraudulent or inappropriate activity.
 2. We have the right to block funds in the User's Payment Account in the following cases:
 - We suspect that the funds collected in the User's Payment Account are intended for the commission of a criminal offence or are the result of the commission of, or participation in the commission of, a criminal offence;
 - if it is suspected that an unauthorised Payment Transaction has been made through the User's Account;
 - the User is in default in the performance of its obligations under this Agreement;
 - the User is declared bankrupt in respect of the User's assets, the risk of insolvency or insolvency on the part of the User increases excessively;
 - for the purposes of corrective accounting and settlement;

- fraudulent acts on the part of the User are proven or criminal proceedings are initiated against the User for fraudulent acts;
3. If the User's actions are not in accordance with the rules of our's partners and such actions may cause damage to us, we reserve the right, at any time and at its sole discretion, to suspend or discontinue the operation of the User/Payment Account (or certain of its functions, such as, but not limited to, uploading, receiving, sending and/or withdrawing funds), including, but not limited to, for audit purposes:
- where the issuer deems it necessary to ensure the security of the User Account; or
 - in the event of any transactions which issuer and/or distributor, in their sole discretion, believes have been made in breach of these Terms or in breach of the security requirements of the User Account; or
 - any transactions are made which issuer and/or distributor, in their sole discretion, believes to be suspicious, unauthorised or fraudulent, including those that may be related to money laundering, terrorist financing, fraud or other illegal activities; or
 - upon the insolvency or bankruptcy of the User, or if issuer and/or distributor reasonably believes that there is such a threat to the User; or;
 - if anything occurs which, in the opinion of issuer and/or distributor, indicates that the User will be unable to fulfil his/her obligations towards us and/or third parties.
4. The distributor will use reasonable endeavours to notify the User in advance of any such suspension or, if this is not practicable, to do so as soon as reasonably practicable and to justify such suspension, unless notifying the User would compromise security measures or is otherwise prohibited by law or regulation.
5. In addition, we reserve the right (at its sole discretion) to suspend the operation of the User Account (or certain of its functions, such as uploading, receiving, sending and/or withdrawing funds) at any time when required to do so by applicable laws and regulations or by the competent authorities. The distributor will use reasonable endeavours to notify the User of any such suspension,

unless the distributor is prohibited from doing so by law or by order of a competent court or other authority.

8. Payment transaction data to be transmitted to the user

1. The distributor will provide the User with a statement of the Payment Transactions performed showing the following:
 - information enabling the Payer to identify each Payment Transaction and information relating to the Payee;
 - the amount of the Payment Transaction in the currency specified in the Payment Order;
 - the Fees payable in respect of Payment Transactions and the manner in which the Fees paid are to be distributed;
 - the date on which the funds are debited from the Account;
 - the date of receipt of funds into the Account;
 - other information that will be provided to the User in accordance with the applicable legislation of the Republic of Slovenia.
2. The statement is provided through the User's Veritas Web Interface or is sent to the User via e-mail. The User may also view the executed Payment Transactions via the Veritas Mobile Application.
3. The distributor is obliged to notify the User of any suspected or perpetrated fraud by third parties, or of security threats in connection with the Services, by sending a message via the Veritas Web Interface or by sending an e-mail or by any other means it deems safe and most appropriate in the situation.

10. Fees for services provided by the issuer, interest on late payments and currency exchange services

1. We shall charge fees for standard Services in accordance with these Terms and the Price List in force from time to time, which is available for viewing at distributor website . The current Price List is attached to these Terms and shall be deemed to form an integral part of the General Terms and Conditions.
2. We shall charge the User individual fees for non-standard services not specified in these Terms and/or the Price List and

shall inform the User thereof before the User starts using such services.

3. Unless otherwise stated, Fees are expressed in Euros.
4. For Payment Services and/or related services provided by us, the User shall pay us a Fee. The Fees are set out in the Price List and/or any additional agreement with the User. In the event that the User fails to fulfil his/her obligation to pay the Fee to us, the User shall pay to us a penalty (fines or interest on late payment) as set out in the Price List, any additional agreement and/or applicable laws of the Republic of Slovenia.
5. All Fees paid by the User shall be deducted from the balance of the User's Payment Account, which the User expressly authorises us to do. The User undertakes to ensure that sufficient funds are available to settle all Fees. If the balance in the User's Account is not sufficient, we reserve the right to charge the User additionally for any shortfall.
6. Where we are unable to deduct from the balance of the User's Payment Account the Fees payable by the User for the Services rendered, the distributor shall issue a separate invoice for the amount due. Invoices shall be payable within ten (10) days from the date of invoice. In the event of late payment, we reserve the right to charge default interest at the rate of 0.02% per day and/or terminate the Contract with immediate effect by written notice to the User.
7. If, during the execution of a Payment Transaction, there are insufficient funds in the User's Account to execute the Payment Transaction and pay the Fee, we shall have the right to reject and not execute such Payment Transaction.
8. Currency conversion shall be based on issuer's exchange rate in force at the time of conversion and continuously updated and published on issuer's website
9. Issuer shall promptly change the Base Currency Rate and notify the User of such changes in the manner described in these Terms or the Special Currency Exchange Terms.
10. The exchange rates when the User wishes to make a currency exchange on his/her Payment Account may be presented to the User.
11. In the event that the currency in which the order to execute the Payment Transaction is in is different from the currency in which the Account is debited, the conversion of these currencies shall be carried out in accordance with the procedure established by the issuer and published on Paywiser's website

12. Issuer through the distributor will provide the User with a statement of all Fees associated with the User's Account free of charge at the beginning of each calendar year. In the event of termination of this Agreement, such statement of Fees shall be produced for the period from the beginning of the calendar year until the date of termination of the Agreement.
13. The issuer shall not charge the User any value added tax for the services provided under this Agreement and the Terms as the services in question are exempt from the Value Added Tax Act.

11. Communication between the User and the issuer

1. The User acknowledges to be a client of the distributor in first and expressly agrees that all communications, including personal communications between the issuer and the User, shall go through the distributor and shall be in English unless otherwise agreed by the Parties. All communications and information regarding any changes to the Services and prices and other relevant information shall be provided in English unless otherwise agreed by the Parties. The issuer through the distributor may also provide the User with an English translation for certain documents, and the User is specifically reminded that both the Veritas Web Interface and the Veritas Mobile Application and the video identification process are only available in English by default.
2. The information shall be provided to the User either in person or by public announcement:
 - The information may be provided to the User in person via the Veritas Web Interface, or the Veritas Mobile Application, or sent by post to the User's registered address, or by email as provided during the Account opening process, or by call, or by SMS using the telephone number provided during the Account opening process, and by other telecommunication instruments, including by electronic means;
 - information may be published on the distributorPaywiser website and in the distributor system. The distributor sends the User a notification of the newly uploaded information via the Veritas Web Interface or the Veritas Mobile Application or by other means (e-mail, SMS, Veritas Mobile Application, etc.). The publicly published information is deemed to have been correctly communicated to the User, except in cases of mandatory requirements of the legislation of the Republic of Slovenia and/or in cases where the distributor is obliged to inform the User personally.

3. The User acknowledges that any communication between the distributor and the User takes place in person, in particular via the Veritas Web Interface, the Veritas Mobile Application and the email indicated during the Payment Account opening process. The publication of information by the distributor via the Veritas Web Interface and/or the Veritas Mobile Application and/or via email implies that the relevant information is correctly and effectively communicated to the User.
4. Communication by e-mail is possible to the addresses indicated on the distributor website and to the e-mail address provided by the User during registration in the distributor system. The email message shall be deemed to be correctly delivered on the next Business Day.
5. In the case of communication by telephone, the User's identity shall be verified on the basis of the User's data. Telephone communication between the distributor and the User will be possible at intervals to be published on the distributor website. The message transmitted to the User by the distributor by telephone shall be deemed to have been correctly delivered at the time of the conversation.
6. In the case of communication by post, the letters shall be delivered to the User's address.
7. Information published on the distributor website or Veritas Web Interface or Veritas Mobile Application shall be deemed to have been duly delivered on the date of publication of such information.
8. The User agrees that distributor may, by means of available technical means and in the case of conversation recording, with prior notice to the User, record all ongoing communications between distributor and the User and archive all records and copies of all information and documents that distributor may receive from the User or a third party. The User agrees that distributor may use such information at any time for the purposes set out in these Terms or to ensure compliance with regulatory requirements.
9. The User has the right to receive these Terms and other documents related to the Framework Contract in a paper version or on any other durable medium.
10. If the User has any questions regarding these General Terms and Conditions, he/she may contact distributor via email at legal (at) cardveritas.com or, if the User has a complaint (as per clause 16), via email at complaints.eu (at) paywiser.com. Issuer will attempt to resolve any questions or problems Users may have regarding their Payment Accounts or the Services. Issuer

will respond to the issue no later than 8 (eight) business days after receipt of the User's message, unless the issue is of a "simple" nature and can be resolved within 2 (two) business days from the date of receipt of the message. distributor will notify the User if there are exceptional circumstances where it may take up to thirty-five (35) Business Days to deal with the User's problem.

11. The Parties shall inform each other without undue delay of any change in their contact details. At the request of distributor, the User must provide all relevant new documents proving that the contact details have or have not changed. Failure to comply with this obligation shall mean that the notification sent on the basis of the most recent contact details held by distributor has been duly delivered and any obligation fulfilled in accordance with such contact details has been duly fulfilled. The User acknowledges that distributor shall have the right to notify the User of any change in the contact details on distributor's side by public announcement and/or by sending such information by email to the User, which was provided during the process of opening the Payment Account.
12. The parties must inform each other immediately of any circumstances that may be relevant to the proper conduct of the business relationship. The User is also obliged to provide additional information and documents at the request of distributor.

12. Changes to the General Terms and Conditions and Price List

1. This Contract is subject to be changed from time to time.
2. distributor has the right to amend these Terms, the applicable Price List and Fees and/or other terms and conditions of the Services by providing the User with the amended terms and conditions on paper or other durable medium at least two (2) months prior to the effective date of such amendments. distributor will notify the User via the Veritas Mobile Application or Veritas Web Interface or the email address provided in the Payment Account opening process. If there is a change to the Terms that is clearly beneficial to the User as a whole, distributor may implement the changes immediately after notification of the change.
3. The Terms in force from time to time constitute an integral part of the contractual relationship between Paywiser and the User. The User has the right to accept or reject the proposed changes.
4. If the User does not agree with the changes, the User may withdraw from the Agreement immediately, without notice

and without payment of any compensation. The User must submit the withdrawal from the Framework Contract no later than the day before the date fixed for the change to take effect. If the User does not notify distributor within this period that he/she does not agree to the amendments, the User shall be deemed to have accepted the amendments and the amendments shall come into force on the date on which the amended Terms and/or Price List come into force. If the User agrees to the amendments, then the User shall not be entitled to subsequently submit any objection and/or claim regarding the content of such amendments. If the User rejects the proposed amendments without terminating the Agreement, distributor shall be deemed to have terminated the Framework Agreement, with a two-month period starting from the date of sending the notice of amendment.

5. Termination of this Agreement in accordance with clause 12.4 shall not relieve the User of any obligations to distributor which have accrued prior to the date of termination of this Agreement.

13. Security measures

1. The User is responsible for the security of the devices used to log in to the distributor system (via the Veritas Web Interface or the Veritas Mobile Application) and must not leave them unattended, or in public places, or otherwise easily accessible to third parties.
2. It is recommended that you keep your software, applications, antivirus, browsers and other programs up to date.
3. It is recommended that the User protect devices with passwords, PIN codes, facial recognition or other security instruments.
4. It is recommended that the User treats received e-mail messages with caution, even if the sender is distributor. distributor will never ask the User to download attachments or install software. Attachments to malicious emails may contain viruses that may harm devices or compromise the security of the User's account.
5. It is not recommended to click on unknown links, open unknown documents, install software or applications from unknown and unreliable sources or visit unsafe websites.
6. As soon as the User becomes aware of any loss, theft, misuse or fraudulent use of the Payment Account, instrument or device used to access the distributor system, the User must immediately notify distributor or any other person designated by the latter. The notification shall be sent to distributor by

sending an email to legal (at) cardveritas.com and the User has to block the distributor Card in the Veritas Web Interface or Veritas Mobile Application.

7. If the User notices any suspicious activity on his/her Payment Account and thinks that third persons may have logged into his/her Payment Account for the use of the Services, the User shall:
 - notify distributor immediately and at any time in the manner set out in this section and request that the User's Payment Account be blocked;
 - to continue using the Payment Account, the User must change the password and use other additional instruments to validate the Account or use appropriate security instruments to validate the login.
8. Blocking of the Payment Account and the Payment Instrument issued to the User
9. In addition to the provisions of Article 9.7, we shall have the right to block the Payment Account (suspend or partially suspend the execution of Payment Transactions) in the following cases:
 - in the event of objectively justified reasons related to the security of the funds and/or the Payment Account and/or the issued Payment Card, alleged unauthorised or fraudulent use of the funds and/or the Payment Account and/or the issued Payment Card;
 - in the event that the User does not comply with the Terms and this Framework Agreement;
 - in the event that we have reasonable grounds to suspect that the funds in the Account may be used by other persons for illegal acts, including, but not limited to, criminal offences;
 - in other cases provided for by the applicable legislation of the Republic of Slovenia.
10. The notices provided by the User regarding the unauthorized or incorrectly executed Payment transactions
 1. The User is obliged to check the data on the executed Payment Transactions at least 1 (one) time per month, so that the User can notice unauthorised or incorrectly executed Payment Transactions and notify distributor thereof in due time.
 2. The User shall notify distributor in writing of any unauthorised or incorrectly executed Payment

Transactions, including any errors and inaccuracies observed in the Statement, immediately upon detection of such circumstances and in any event no later than 13 (thirteen) months from the date of the debit.

3. In case if the User does not notify distributor about the circumstances described in the clause 13.9.2 In the event that the User has not notified distributor of the circumstances described in clause 13.9.2 of these Terms, and subject to the conditions set out in the same clause 13.9.2, the User shall be deemed to have unconditionally accepted the Payment Transactions that have been made to the User's Account.

11. The liability of the User for unauthorized Payments transactions

1. In the event that the User refuses to authorise a Payment Transaction or declares that a Payment Transaction has been executed incorrectly, issuer shall be obliged to prove that the Payment Transaction has been authorised (e.g. the Payment Transaction shall be deemed to have been authorised if SCA has been used), that it has been duly registered and entered in the records, and that it has not been affected by technical malfunctions or other deficiencies in the services provided by issuer.
2. Subject to the conditions set out in Section 13.9.2 of these Terms or upon discovering that a Payment Transaction has not been authorised by the User, issuer shall, without undue delay but no later than the end of the next Business Day, return the amount of the unauthorised Payment Transaction to the User and, if necessary, reinstate the Account balance, from which the amount was debited, to the balance that would have existed if the unauthorised Payment Transaction had not been executed, unless issuer has reasonable grounds to suspect fraud and notifies the Bank of Slovenia of such suspicions, in accordance with the notification rules drawn up by the Bank of Slovenia.
3. If the User is the Consumer, the User bears all the losses up to the amount of 50 (fifty) Euros incurred as a result of unauthorised Payment Transactions, provided that such losses are caused by:
 - the use of a lost or stolen Payment Instrument;
 - misappropriation of a Payment Instrument.
4. The provision 13.10.3 of these Terms shall not apply if:

- the loss, theft or misuse of the payment instrument was not detectable to the payer prior to payment, except where the payer has acted fraudulently as set out in clause 10.10.7 of this Agreement; or
 - the loss was caused by the acts or omissions of an employee, agent or affiliate of issuer or of the outsourcing company;
5. The Payer shall not bear any financial consequences resulting from the use of a lost, stolen or unauthorised Payment Instrument after the notification referred to in Clause 13.6 of this Agreement, except where the Payer has acted fraudulently.
 6. The Payer (being the Consumer) shall bear all losses relating to unauthorised Payment Transactions where the Payer has fraudulently caused them or has wilfully or grossly negligently failed to comply with one or more of the obligations set out in clauses 13.1 to 13.7 of these Terms. In such cases, the maximum amount set out in clause 13.10.3 of this Agreement shall not apply. In the event of possible fraud on the part of the User, Issuer shall notify the Bank of Slovenia of such suspicions in accordance with the notification rules drawn up by the Bank of Slovenia.
 7. Payment account may be blocked at the User's initiative (including the payment instrument, if assigned to the User) if the User submits a request to distributor. distributor shall have the right to require that the request submitted by the User be subsequently approved in writing or approved in another manner acceptable to distributor.
 8. If we have reasonable grounds to doubt that the request referred to in section 13.10.8 of this Agreement has not been made by the User, we shall have the right to refuse to block the Account (including the payment instrument, if any, allocated to the User). In such cases, we shall not be liable for any losses that may arise as a result of the User's failure to comply with that request.
 9. Liability of issuer for proper execution of Payment transaction
 1. If a User initiates a Payment Order using a Unique Identifier, such Payment Order shall be deemed to have been properly executed by issuer if it has been executed in accordance with the specified Unique Identifier. issuer shall have the right, but shall not be

obliged, to verify whether the unique identifier specified in the Payment Order and received by issuer corresponds to the name and surname of the Account Holder/Payee.

2. If the Unique Identifier is transmitted to the issuer with the amount to be credited and debited from the Account, the Payment Order shall be deemed to have been duly executed if it has been executed in accordance with the Unique Identifier. If, prior to the execution of the transaction, issuer becomes aware of an apparent discrepancy between the Unique Identifier provided to issuer and the name of the Account Holder, issuer shall be entitled not to execute such Payment Order, but issuer shall not be obliged to verify the aforementioned.
3. If the User (Payer) correctly initiates a Payment Order and the Payment Transaction is not executed or is executed incorrectly, issuer shall, at the User's request, immediately and free of charge take measures to trace the Payment Transaction and inform the User of the findings.
4. issuer shall be responsible for the correct charging of the Fees or the refund of the Fees already paid if the Payment Order has not been executed or has been executed incorrectly due to issuer's fault.
5. We shall not be liable for indirect losses suffered by the User relating to a payment order that is not executed or a payment order that is executed incorrectly. issuer shall only be liable for direct losses incurred by the User.
6. We shall not be liable for any claims between the Payee and the Payer and shall not investigate or otherwise deal with such claims. The User may only bring a claim against issuer in relation to a failure or improper performance of obligations on the part of issuer.
7. The limitations of liability of issuer shall not apply to the extent that such limitations are prohibited by the laws in force in the Republic of Slovenia.

14. Protection of personal data and confidential information

1. Issuer processes and stores the User's personal and other data and transaction data in accordance with the General Data Protection Regulation (GDPR), the Personal Data Protection Act

(ZVOP-1), these Terms and issuer's Privacy Policy, also available at issuer website , and any consents and consents of the User. The distributor shall inform the User of the contents of the Privacy Policy when the User submits the online application for the opening and maintenance of an Account. The distributor informs the User at this point of the possibility of obtaining the Privacy Policy in paper form or on another durable medium.

2. Issuer will treat the User's personal data in accordance with applicable law in such a way as to prevent any unwarranted disclosure of data to unauthorised persons, in the manner set out in issuer's Privacy Policy in force from time to time.
3. The User acknowledges that the Account information, and other information about the User as the Account holder and about any Account(s) being reported, may be provided to the tax authority of the country in which the Account(s) is opened/maintained and exchanged with the competent authority(ies) of the other country(ies) in which the User is resident for tax purposes, in accordance with an international agreement on the exchange of financial account information. The User undertakes to notify Paywiser within 90 days of any change in circumstances affecting the change in tax residency status or any change affecting the correctness of the information and to deliver to issuer within 90 days a new self-certification and declaration in accordance with the change in circumstances.
4. The User acknowledges that issuer will from time to time check the User's information in order to determine for the purposes of FATCA (Foreign Account Tax Compliance Act) whether any circumstances (U.S. Indicia) may have arisen that could cause the User to be treated as a U.S. Person. Notwithstanding the foregoing provision, the User undertakes to notify the distributor promptly in writing of any change in the circumstances of his/her U.S. Indicia status, such as acquiring U.S. citizenship, acquiring a U.S. residential address, acquiring a U.S. telephone number, etc. The User undertakes to notify the distributor and to provide it with appropriate documentation evidencing any changed circumstances. If the User fails to notify distributor and provide the relevant documents immediately after receiving a written request from distributor to provide the relevant documentation indicating the User's status, issuer will notify the tax authorities of the Republic of Slovenia that the User is a potential U.S. Person. In this case, we shall be entitled to unilaterally terminate the contractual relationship and close the account in accordance with the provisions of these General Terms and Conditions, upon prior written notice to the User. 14.5. The User undertakes to

indemnify issuer against all costs and damages which it may incur as a result of the User's breach of this Article. Issuer may, for the purposes of FATCA, communicate to the tax authority of the Republic of Slovenia certain confidential information about the User.

5. During the term of this Framework Agreement and also after its expiry, each Party may use and reproduce the Confidential Information of the other Party only for the purposes of this business relationship and only to the extent necessary for that purpose, and shall limit the disclosure of the Confidential Information of the other Party to its employees, consultants or independent contractors/external partners who need such information and shall not disclose such information to any third party without the prior written consent of the Party to whom it has been disclosed.
6. Notwithstanding the foregoing, neither Party will be in breach if it discloses Confidential Information of the other Party if required to do so by law or in a judicial or administrative proceeding.
7. The obligation to protect Confidential Information shall not apply to information which:
 - is in the public domain or has become public knowledge through no act or fault of the other Party;
 - without limitation, is known to either Party prior to its receipt from the other Party from its own independent sources as evidenced by written records of that Party not obtained directly or indirectly from the other Party;
 - received by either Party from any third party which that Party considers to have a legal right to transmit such information and is not under any obligation to keep such information confidential; or
 - information independently discovered by employees or contractors of a Party, provided that the Party can demonstrate that those same employees or contractors have not had access to Confidential Information received under this Agreement.
8. The main principles of the processing of personal data, the storage period and other issues are set out in issuer's Privacy Policy, which is available at issuer website. The User acknowledges that he/she has read the issuer Privacy Policy and will comply with all the terms and conditions set out in this policy.

9. The set of necessary data and documents that issuer usually processes when concluding the Framework Agreement or identifying the User depends on the type of identification procedure and the Services to be used.
10. we may also request additional information and documents from the User in order to fulfil its obligations in relation to the implementation of measures to prevent money laundering and terrorist financing.
11. we will process the data for the duration of the contractual relationship with the User, until all obligations arising from the Contract have been fulfilled, and for the retention period set out in the ZPPDFT-2 (at least 10 years from the date of termination of the business relationship) and other regulations.
12. we may, in cases where the provision of the Services requires the transfer of data (including the User's personal data), transfer the data to third parties (e.g. to its external contractors and contractual partners, Payees, to an official authority having the right to request information in accordance with the law, etc.).
13. More detailed information regarding the processing of the User's personal data by us is provided in the issuer and distributor Privacy Policy.

15. Term and termination of the contract

1. Unless otherwise agreed in writing, the business relationship between us and the User is concluded for an indefinite period.
2. The User may withdraw from the Agreement free of charge by notifying distributor within 14 days of the conclusion of the Agreement, and after the expiration of this period, the User may terminate this Agreement in writing at any time and with at least 1 (one) month's notice.
3. we may terminate this Agreement by giving notice to the User and giving two (2) months notice
4. we may terminate this Agreement by giving notice to the User and 2 (two) months notice if the User has not made any Payment Transactions for more than 12 (twelve) consecutive months. Prior to termination on such basis, distributor will notify the User of this intention.
5. The Agreement may be terminated at any time by agreement of the Parties.
6. we may terminate the Agreement immediately (without notice) if it reasonably suspects or becomes aware that the User:

- Violates applicable laws and regulations, including those related to money laundering or terrorist financing;
 - has provided us with false or misleading information or documentation, has failed to provide documents and information relating to his Account and use of the Services, or has failed to keep such documents and information up to date;
 - uses the Services to conduct or receive payments for prohibited activities or activities related to prohibited activities; or;
 - otherwise uses the Services for malicious, unlawful or immoral purposes.
7. Where permitted under applicable laws and regulations, distributor will inform the User of the grounds for termination of the Contract as soon as possible.
 8. Termination of this Agreement shall not relieve the Parties from settling their obligations arising from the period prior to the termination of the Agreement.
 9. In the event of the death of the User, distributor shall, upon presentation of an official document of the User's death, disable any disposition of the funds in the User's Account and shall simultaneously terminate with immediate effect all other subscribed products and services related to the User. Upon receipt of the final decision on succession, issuer shall disburse the funds in accordance with the content of the decision. We shall not be liable for damages arising as a result of the disposition of funds after the death of the User, if it is not notified of the death of the User.

16. Protection of User's rights, dispute resolution and out-of-court dispute resolution procedure

Any disputes or complaints relating to the provision of services under these General Terms and Conditions shall be resolved

1. In the first instance, your initial communication will be with the distributor Customer Services Team which can be contacted through Veritas Mobile App and/or the Veritas web interface. Contact details can be found in contact page <https://veritascard.com/contact-us>. The distributor Customer Services Team will listen to your needs and will do their best to solve your issue promptly and fairly in courtesy manner. We value the opportunity to review the way we do business and help us meet our customers' expectations.

2. In the second instance, only if after having received a response from the distributor Customer Services Team you are unhappy with the outcome, by sending proof of contact with the distributor customer services you can contact the issuer amicably, in accordance with the Rules on the Internal Complaints Procedure and Out-of-Court Dispute Resolution, published on issuer's website. The User acknowledges that he/she has read and understood the said Regulations.
3. The User may file a complaint by post to PAYWISER d.o.o., OE Complaints, Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia, or by e-mail to [complaints.eu \(at\) paywiser.com](mailto:complaints.eu@paywiser.com). The complaint must be clear and understandable and must contain the facts on which the complaint is based. It must contain at least the following: details of the complainant (name and surname of the natural person or name and registered office of the legal entity or business operator and address, e-mail address and telephone or other contact details), an explanation of the grounds of the complaint, a description of the incident and a statement of the key facts and date of the incident, the submission of evidence to support the facts on which the complainant's claim is based, if available, the address for sending the reply if different from the address of the permanent or temporary residence or registered office of the complainant or the address for sending the reply, if different from the address of the place of residence or registered office of the complainant or the address of the place of residence or registered office of the person complained about. The details of the appeal procedure are described in more detail.
4. Issuer will respond to the User's complaint as soon as possible, but in any event within 8 (eight) working days in the first instance and within 15 (fifteen) working days in the second instance, or at the latest within 35 (thirty-five) working days. If the User disagrees with the decision on the complaint issued in the internal complaint procedure, or if he/she does not receive an unjustified response to the complaint within 30 days of filing the complaint with issuer's second-instance body, he/she may, within a period of no more than 13 (thirteen) months from the date of filing the complaint with Paywiser, file a petition for out-of-court settlement of consumer disputes with the Attorney-at-Law, Simona Goriup (Miklošičeva cesta 26, 1000-Ljubljana website, [www.Miklošičeva_cesta_26_1000-Ljubljana website](http://www.Miklošičeva_cesta_26_1000-Ljubljana_website), www.goriup.si) against the decision of Paywiser, in the manner provided for in the Rules of the procedure for out-of-court settlement of consumer disputes in force from time to time, which are annexed to the aforementioned Rules of the internal complaint procedure and out-of-court dispute

resolution and are available to the User on the Paywiser website. More information on the provider of the Out-of-Court Dispute Resolution, on filing a petition and on the method and procedure of the Out-of-Court Dispute Resolution with Simona Goriup, Attorney-at-Law, is also available on her website (<https://goriup.si/irps/>, <http://goriup.si/wp-content/uploads/2016/06/Pravila-postopka-IRPS.pdf>).

5. The User may also file a complaint with the Bank of Slovenia in relation to alleged breaches of the ZPlaSSIED by Paywiser.
6. Despite a complaint to an out-of-court consumer dispute resolution provider or to the Bank of Slovenia, the User shall have the right at any time to bring an action for the resolution of a dispute relating to the provision of payment services between him and Paywiser before a competent court of the Republic of Slovenia in accordance with the laws and procedure applicable in the Republic of Slovenia.

17. Final provisions

1. These Terms are drawn up in accordance with the law of the Republic of Slovenia, in particular the provisions of the ZPlaSSIED.
2. Any disputes arising out of the contractual relationship and the use of the issuer Services shall be settled by the competent court in the Republic of Slovenia.
3. These Terms shall be published on the distributor's website
4. The User may not, without the prior written consent of the distributor and the issuer, transfer or assign any rights or obligations it has under this Agreement to any third party.
5. We reserve the right to transfer or assign this Agreement and all rights and obligations related thereto by giving the User at least two (2) months' prior notice before the effective date of such change. The User shall have the right to accept or reject the amendments. The same provisions and procedures shall apply in relation to such amendment as apply to amendments to these General Terms and Conditions and are described in Section 12 of this Agreement.
6. The parties agree that all data and messages sent in the context of electronic commerce in electronic form and all data and messages stored in the context of electronic commerce in electronic form shall have the same validity and evidential value as data and messages sent and stored in traditional written form. Parties expressly agree that all transactions concluded in the context of electronic commerce in electronic form shall be

equivalent to those concluded in traditional written form. Parties agree that, in the context of electronic commerce, documents may be signed with electronic signatures or concluded with a tacit confirmation (e.g. "click"). The parties agree that all types of electronic signatures or tacit confirmations shall have the same validity and evidentiary value as a handwritten signature. Parties agree to mutually recognise the validity and probative value of all types of electronic signatures and implied acts leading to the conclusion of the business relationship in the event of a legal dispute. The User acknowledges and agrees that all documentation relating to electronic transactions shall be kept in electronic form only.

7. Force Majeure

1. Parties shall not be liable for non-payment or incomplete performance of an obligation or for any failure to comply with an obligation if such non-payment or incomplete performance is caused by force majeure (e.g. war, embargo, riot, governmental restrictions, labor disturbances, epidemics, quarantines, natural disasters such as fire, flood, earthquake, explosion, or any other unforeseen change in circumstances, or any other cause beyond reasonable control).
2. The User shall notify the distributor of the Force Majeure Event by email or in writing within ten (10) calendar days after the date on which such circumstances arise.
3. The distributor shall notify Users of Force Majeure Circumstances via the Veritas Web Interface or the Veritas Mobile Application and/or by email.

8. Mistakes

1. The User is obliged to regularly monitor all inflows and outflows in the Account. If he/she notices that funds have been credited to his/her Account which do not belong to him/her, he/she must immediately inform the distributor. In such cases, the User, as the unauthorised recipient of the transferred funds of the Payment Transaction, shall be restricted in his right to dispose of the transferred funds and shall immediately transfer such funds to the account designated by the distributor.
2. We shall have the right, without the User's specific consent, to deduct from the User's Account the amounts wrongly transferred and to transfer such funds to the account of the correct beneficiary.

3. If any provision of these Terms is found by a court of competent jurisdiction to be invalid, illegal or unenforceable, such provision shall be of no effect and the provision closest to the intention of the Parties shall apply.

INDIVIDUAL ACCOUNT LIMITS

	ACCOUNT WITH IBAN (In EUR)	VERITAS CARD STANDARD	VERITAS CARD VIP
Max Balance	Unlimited	€ 25,000	€ 100,000
Max load per month	Unlimited	€ 25,000	€ 100,000
Max load per year	Unlimited	€ 300,000	€ 1,000,000
Max load tries per day	10	N/A	N/A
ATM max withdrawal per withdrawal (EEA zone)	N/A	€ 500	€ 500
ATM max withdrawal per withdrawal (International)	N/A	€ 250	€ 250
ATM withdrawal max per day	N/A	€ 750	€ 750
ATM attempt max per day	N/A	5	5
Max per POS single transaction	N/A	€ 5,000	€ 20,000
Max contactless transaction per moth	N/A	50	50
Max per Wire IN	Above 20k€ : supporting document may be requested	N/A	N/A
Max per Wire OUT	Above 10k€ : supporting document may be requested	N/A	N/A

CORPORATE ACCOUNT LIMITS

	ACCOUNT WITH IBAN (In EUR)	VERITAS CARD STANDARD	VERITAS CARD VIP
Max Balance	Unlimited	€ 100,000	€ 200,000
Max load per month	Unlimited	€ 100,000	€ 200,000
Max load per year	Unlimited	€ 1,000,000	€ 2,000,000
Max load tries per day	100	N/A	N/A
ATM max withdrawal per withdrawal (EEA zone)	N/A	€ 500	€ 500
ATM max withdrawal per withdrawal (International)	N/A	€ 250	€ 250
ATM withdrawal max per day	N/A	€ 750	€ 750
ATM attempt max per day	N/A	10	10
Max per POS single transaction	N/A	€ 20,000	€ 50,000
Max contactless transaction per moth	N/A	50	50
Max per Wire IN	Above 50k€ : supporting document may be requested	N/A	N/A
Max per Wire OUT	Above 50k€ : supporting document may be requested	N/A	N/A

VERITAS FEE TABLE EURO / FRAIS POUR CARTES EMISES EN EURO – BY DEFAULT. REDUCTION and DISCOUNT MAY APPLY

Activation and Monthly and Maintenance Fee / Frais d'activation, Frais mensuel et frais de fonctionnement	Fee/Frais – CLASSIC	Fee/Frais – VIP
Card Creation Fee/ Creation Carte	Free/Gratuit	Free/Gratuit
Card Embossing and personalized / Personnalisation de la carte	Free/Gratuit	Free/Gratuit
Activation Fee/ Frais d'activation	Free/Gratuit	Free/Gratuit
Monthly service charge / Frais Mensuels	Free/Gratuit	Free/Gratuit
Dedicated IBAN / RIB dédié	Free/Gratuit	Free/Gratuit
NFC Antenna / NFC Antenne	Free/Gratuit	Free/Gratuit
Annually Account Maintenance Fee / Frais de fonctionnement annuel du compte	€128.9 Individual / €189.9 Corporate	€378 Individual / €678 Corporate
Annually Platform Fee / Frais d'accès annuel plateforme	€99 Individual / €169 Corporate	€199 Individual / €499 Corporate
Internet Credit or debit Card Load / Rechargement par Carte de Crédit ou Debit via internet	3.80%	Free/Gratuit
Card to Card transfer in / Rechargement entrant de carte a carte	Free/Gratuit	Free/Gratuit
Additional fee SMS credit or debit card load / Frais ensus rechargement par carte de crédit ou carte de débit via SMS	€ 0.50	Free/Gratuit
Wire Bank Transfer In (through dedicated IBAN) - Virement entrant (via IBAN personnel)	2.49% (mini 5.00€)	Free/Gratuit
Wire Bank Transfer In (through generic account) - Virement entrant (via compte generic)	2.49% (mini 5.00€)	Free/Gratuit
Voucher / Coupon de rechargement	6%	6%
Neocode	4% + 1€	4% + 1€
Neosurf	7% + 1€	7% + 1€
Terminal Cash Load / rechargement via terminal	6%	6%
USAGE TRANSACTIONS / Utilisation	Fee/Frais	Fee/Frais
SMS Balance Check, Block, Unblock / Verification solde, Blocage ou déblocage carte par SMS	€ 0.50	Free/Gratuit
SMS Card to Card Transfer / Transfer carte a carte par SMS	€ 0.50	Free/Gratuit
ATM withdrawal SEPA zone / Retrait DAB	2,50 €	2,50 €
ATM withdrawal outside SEPA zone / Retrait DAB	2% (mini 5.00€)	2% (mini 5.00€)
ATM balance inquiry / Consultation solde dans un distributeur automatique	€ 0.50	Free/Gratuit
POS Europe / PDV en Europe	Free/Gratuit	Free/Gratuit
POS International / PDV International	€ 0.70	Free/Gratuit
FX on spend / Frais de change	1.99%	1.99%

Card to Card transfer out / Envoi argent sortant carte a carte	Free/Gratuit	Free/Gratuit
POS, ATM decline fee / PDV ou Distributeur Automatique rejet transaction	€ 0.50	Free/Gratuit
Transfer fee outgoing (through dedicated IBAN) / Virement sortant (via IBAN personnel)	2.49% (mini 5.00€)	Free/Gratuit
SEPA transfer fee outgoing (through generic account) / Virement sortant SEPA	2.49% (mini 5.00€)	Free/Gratuit
Non-SEPA transfer fee outgoing (through generic account) / Virement sortant non-SEPA	€ 50	Free/Gratuit
Initial PIN Enquiry / Demande initial PIN	Free/Gratuit	Free/Gratuit
Subsequent PIN Enquiry/ Demande PIN additionel	€ 2	Free/Gratuit
ADMINISTRATIVE TRANSACTIONS/ Operations Administratives	Fee/Frais	Fee/Frais
Primary or Additional Account Closure / Fermeture compte principal ou Additionel	€ 20	€ 20
Account Suspend / Compte suspendu	Free/Gratuit	Free/Gratuit
Chargeback Processing/ chargeback	Free/Gratuit	Free/Gratuit
Administrative fees apply to cover partial costs and expenses in providing the customer with general manual support on account such as:	€ 200	€ 200
1.in the event of a request from the customer for arbitration or a disputed transaction on the account; or in the event of an investigation on account from a trusted third party		
2.customer erroneously disputes an authorized transaction required followed by a customer support agent.		
3. functioning of the account requiring manual special treatment such as execution or attempt to execute operations that would not comply with those terms and conditions.E.g.:		
a) customer refuses to provide or do not provide after a reasonable delay (45 days) requested security check documents (e.g: identification documents and/or proof of address and/or proof of funds of incoming funds and/or supporting documents for account/card activity...)		
b) request for information had been received from a trustworthy body and/or any state body.		
c)incoming funds had been returned to the sender.		
d) reception of a debt collection notification.		
e) non-allocation of funds received due to an error from the customer.		

f) non-execution of using funds due to an error from the customer.		
g) upgrade failed due to wrong information or document provided by customer.		
h) customer is not allowed to load additional funds as account status had been changed to spend only		
i) negative balance which is not paid by client after a reasonable delay (45 days)		
Reverse Payment / Virement retourne par receveur	€ 15	€ 15
Customer Services Fee Per Minute	0.75€ (min 3mins)	0.75€ (min 3mins)
Expired Account / Carte Expirée	€ 10	€ 10
MISCELLANEOUS FEES / Divers	Fee/Frais	Fee/Frais
POD per card / Design par carte ⁽¹⁾	€5 Individual / €15 Corporate	€5 Individual / €15 Corporate
Upgrade fee KYC3 / Surclassement niveau 3 (VIP)	€ 50	Free/Gratuit
Veritas Club Annual Fees per account; including i.e.: priority support, special offer, conciergerie	299	Free/Gratuit
Issuing physical card additional or replacement / Émission carte secondaire ou de remplacement	€ 29.90	€ 179
Inactivity fee per month (after 60 days of inactivity) / Frais inactivité par mois ⁽²⁾	30.00€	30.00€
Annual Travel Insurance with winter sports (if available) ⁽³⁾	€ 69	Free/Gratuit
<i>(1) When available. No refund if decline. For corporate: min 10 cards min. order</i>		
<i>(2) By default, may vary (decrease) according to customer address</i>		
<i>(3) Conditions may apply. Please read carefully travel insurance conditions before subscribing it. No refund on travel insurance</i>		