

**APPENDIX NO. 1 TO AXI CARD CREDIT LINE AGREEMENT
No. «ICARDNUMBER» OF <<DATECONTRACT>>**

**FRAMEWORK AGREEMENT FOR THE ISSUANCE AND PROVISION OF
AXI CARD**

This Framework Agreement is made on <<DateContract>> by and between:

1. **Easy Payment Services LTD**, UIC 204112059, having its seat in the City of Sofia and registered office located at 7 Lyulin Residential Area, 28 Jawaharlal Nehru Blvd., Floor 2, Office 40-46, hereinafter referred to as the “**Card Issuer**”, through **Access Finance SL**, UIC B-88519400, a company registered under the laws of Kingdom of Spain, with registered seat and address at Avda De Manteras 24 - 1st Floor, city of Madrid, represented by the General Manager / Chief Executive Officer Tsvetan Petkov Krastev in capacity as **Agent** of the electronic money company Easy Payment Services LTD registered with the National Bank of Bulgaria, and
2. «**ClientName**», personal numeric code «**ClientDNI/NIE**», valid until «**ClientPassportDateExpiry**», by with permanent address at «**ClientLKAddress**» and current address at «**ClientCurrentAddress**», telephone «**ClientMobilePhone**», e-mail: <<**ClientEmail**>>, hereinafter referred to as “**Cardholder**”,

whereby the Card Issuer and the Cardholder agree as follows:

ARTICLE 1. Pursuant to this Framework Agreement, the Card Issuer shall issue and provide the Cardholder with the payment card No. «**ICardNumber**» (the „**Card**“), through which payment transactions can be carried out up to the amount of the credit limit granted to the Cardholder by Access Finance S.L. (the “**Lender**“) under the AXI Card Credit line agreement No. «**ICARDNUMBER**» of <<**DateContract**>> and the addendums and annexes thereto.

ARTICLE 2. The conditions for performing payment transactions through the Card, including all information about the payment service provider, a description of payment services and all related fees, commissions and exchange rates, the procedure for communication, security measures for the use of the Card, the procedure for the amendment and the termination of the Framework Agreement and the procedure of legal protection are described in the General Terms and Conditions and the Tariff of the Card Issuer attached and which form an integral part of this Framework Agreement. The General Terms and Conditions and the Tariff of the Card Issuer are published at <https://easyyps.bg/> and are available on a durable medium for the Cardholder before being bound by this Framework Agreement, in accordance with the requirements of Article 60 of the Bulgarian Payment Services and Payment Systems Act. By signing this Framework

Agreement, the Cardholder declares and confirms that he/she has been informed and has had the opportunity to become familiar with the General Terms and Conditions and the Tariff of the Card Issuer in their current version before being bound by a contract or proposal to conclude a contract with the Card Issuer.

ARTICLE 3. By signing this Framework Agreement, the Cardholder declares that he/she has been given the opportunity and has become aware of the information concerning the processing of his/ her personal data and rights under Article 15-22 of the Regulation (EC) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data and repealing Directive 65/46/EC (General Data Protection Regulation), available unrestrictedly on the Internet: www.easyps.bg/gdpr/.

ARTICLE 4. By signing this Framework Agreement, the Cardholder confirms that he/she is informed he is going to receive Card No. «ICARDNUMBER» via courier/ post to pointed by him/ her address.

This Framework Agreement is concluded in an electronic form, by using means of distance communication by the parties. By signing this Framework Agreement, the Cardholder declares that he/she has received, before the conclusion of this Framework Agreement, on a durable medium, the General Terms and Conditions and the Tariff of the Card Issuer. The Borrower declares that he has read and got acquainted with the content and conditions contained in this Framework Agreement and in the pointed in the previous sentence documents, they are understandable to the him and he accepts them.

For the Agent of the Card Issuer:

For the Cardholder:

Full name: Tsvetan Petkov Krastev

Full name:

Signature.....

Signature

**GENERAL TERMS AND CONDITIONS OF EASY PAYMENT SERVICES LTD
TO THE FRAMEWORK AGREEMENT FOR THE ISSUANCE OF AXI CARD
(IN FORCE AS OF 02.02.2021; CHANGED AND IN FORCE AS OF 13.12.2022; CHANGED AS
OF 11.01.2024, CHANGED AS OF 16.12.2025)**

This document shall govern the General Terms and Conditions for the issuance and use of a payment Card (the “**Card**”) by Cardholders (individually, the “**Cardholder**”), which is issued by Easy Payment Services LTD, UIC 204112059 (hereinafter referred to as the „**Card Issuer**“), the funds on which represent a credit granted by **Access Finance SL**, UIC B88519400 which company is registered as **Agent** of Easy Payment Services LTD in the register of licensed electronic money institutions in the Republic of Bulgaria and their branches pursuant to Article 19 of the Payment Services and Payment Systems Act (“**PSPSA**”).

1. DEFINITIONS

For the purposes of these General Terms and Conditions, the following terms shall have the following meanings:

1.1. Card Issuer/ Issuer is Easy Payment Services LTD, UIC 204112059, having its seat in the City of Sofia and registered office located at 7 Lyulin Residential Area, 28 Jawaharlal Nehru Blvd., Floor 2, Office 40-46, e-mail: office@easyps.bg, licensed and regulated by Bulgarian National Bank as an electronic money institution within the meaning of the Payment Services and Payment Systems Act („**PSPSA**“) and Directive (EU) 2015/2366 on payment services (“**DPS**”) pursuant to Decision No. 259 of the MB of BNB of 25 October 2018– a competent authority responsible for the supervision of its activities;

1.2. Lender is Access Finance SL, sole registration code B-88519400, with headquarters in Kingdom of Spain, Avda De Manoteras 24 - 2 Planta, city of Madrid, which grants a credit to the Cardholder under a separate consumer credit agreement entered into between Access Finance SL and the Cardholder, as well as it serves card payments instruments.

1.3. Client is a general concept of a natural person who actually uses the Card and who fulfills the following conditions: 1. is duly identified by the Agent as required by the applicable law and has concluded a Framework Agreement for issuing a card with Access Finance SL acting as Agent of the Card Issuer within the meaning of the **PSPSA**, and is the Cardholder of the Card issued to him/ her by the Card Issuer; 2. is the person to whom the credit is granted by Access Finance SL and is its **Borrower**, and in order to utilize the credit, the **Card Issuer** has issued to him/her a Card and he/she is its **Cardholder**.

1.4. Framework Agreement is an individual framework agreement for the provision of payment services concluded between Easy Payment Services LTD and the Cardholder.

1.5. General Terms and Conditions/ Terms are the general terms and conditions of Easy Payment Services LTD under a framework agreement for the provision of payment

services forming an integral part of the framework agreement.

1.6. Tariff is an exhaustive list of the fees and commissions that are due by the Cardholder for payment and other services provided under the Framework Agreement concluded with the Card Issuer and forming an integral part thereof.

1.7. Card is a payment card (physical or virtual) Axi Card that is a payment instrument within the meaning of the PSPSA issued by the Card Issuer and that in all cases remains its property, through which payment operations can be carried out, part of the funds that can be provided to the Client under a Credit Agreement concluded by him with the Lender. For the purposes of recognition of the card payment instrument, according to the requirements of Regulation (EU) 2015/751, all Cards issued by the Issuer up to and including 12.12.2022 are of the MasterCard debit category, and all Cards issued by the Issuer beginning on 13.12.2022 are from the MasterCard credit category. The Card bears the given name and surname of the Cardholder as its only authorized user, as well as a unique 16-digit number. The Cardholder may utilize through the Card the credit granted to him/her by the Lender by performing the transactions specified in these GTC.

1.8. Card N°: Number provided to the Cardholder and that appears in the Credit Card below the Cardholder's Name in the left corner.

1.9. Credit Limit of a Card is the credit granted to the Borrower by the Lender and is the maximum amount to the extent of which payment transactions can be made by the Card for utilization of the credit.

1.10. Funds Available on the Card means the total amount of the Over-Limit Funds and the amount of the Credit Limit of the Card less the amount of all payment transactions made through it and fees, payable according to the Tariff, and increased by the amount of any repayments of the Credit Limit granted by the Lender.

1.11. PIN is a four-digit personal identification number associated with each payment card, used to identify the Cardholder when carrying out payment and other transactions by the card and is a personalised security feature of the payment instrument within the meaning of § 1, item 29 of the PSPSA. A PIN is provided to the Cardholder either in a sealed envelope or by a short text message (SMS) sent to the telephone number indicated by the Cardholder.

1.12. ePIN is a PIN provided once to the Cardholder by SMS, which (only together with the Online Payment Code) is used to identify the Cardholder in the course of in-depth identification related to execution of online payment transactions (if, for any reason, it was not possible to authenticate a payment transaction in the Mobile Application and the same is performed via the web).

1.13. Online Payment Code is a one-time six-digit password, which is sent to the registered phone number of the Cardholder upon request for execution of a payment transaction on the Internet, the correct entry of which (along with the correct entry of ePIN) is a condition for approval of the transaction by the Card Issuer. Each Online Payment Code is valid for 5 (five) minutes, during which time the ePIN must be entered. The payment code is applicable only if, for any reason, it was not possible to authenticate a payment transaction in the Mobile Application and the same is performed via the web.

1.14. CVC is a three-digit code printed on the Card or displayed in the Mobile application, which serves to identify the Cardholder when carrying out payment and other transactions with the Card via the Internet and is a personalised security feature of the Card.

1.15. 3D Security (3D Secure) - a specific personalized security feature that applies to every payment for goods and services in Internet through virtual POS terminal devices (online payments) at a merchant with 3D security that operates a virtual POS and that complies with 3D – the security standard and redirects every cardholder performing a virtual POS transaction to the relevant 3D – secure portal of the Issuer

1.16. Security code is a four-digit code created by the Cardholder, which is used to log in to the Mobile Application and authenticate payment transactions in the Mobile Application.

1.17. Biometric data are personal data relating to physical, physiological or behavioral characteristics of a natural person and based on which that person can be identified or his/her identity can be confirmed.

1.18. Payment cards are payment cards issued by Easy Payment Services LTD on the basis of a contract entered with a card organization, which are accepted at ATMs in the Kingdom of Spain and, if applicable, abroad, bearing the logo of the respective card organization.

1.19. Payment transaction is an action taken by the Cardholder either on his/her behalf or on behalf of the recipient to pay, transfer or withdraw funds using his/her payment card.

1.20. Registration number of a payment transaction is a unique number assigned by the Card Issuer, which allows a unique identification of the payment transaction.

1.21. Payment order is any order by the Cardholder or by the recipient made using the payment card via which the execution of a payment transaction is ordered.

1.22. Value date is the date on which the Card Issuer credits or debits the card account of the Cardholder.

1.23. Durable medium means any instrument, which enables the Cardholder to store information that is addressed to him/her in a way accessible for future reference, for a period of time adequate to the purposes of the information and allows the unchanged reproduction of the information stored. Durable media are considered to be printouts of by account printers, floppy disks, CD-ROM, DVD, and hard drives of personal computers, which can store electronic messages, and websites which are accessible for future reference, for a period of time adequate to the purposes of the information and that allows the unchanged reproduction of the information stored.

1.24. Website of the Card Issuer is <https://easyps.bg/> owned by Easy Payment Services LTD, whose current address is duly notified to the Cardholder.

1.25. Internet account is an individual section of the Cardholder within the website of the Lender at www.axi-card.es, protected by an individual user name and password, intended to receive information on payment transactions provided by the Card Issuer through the Agent, to receive monthly statements and other information for the purpose of referencing, requesting additional services and for other ancillary functions.

1.26. Mobile application is a software application owned by Access Finance SL that is

intended for installation on mobile devices and which allows the Cardholder to use all functionalities of the Mobile Application (for a full description of the functionalities and rights and obligations when using them, please refer to the General Terms and Conditions of the Mobile Application at <https://axi-card.es/app-terminos-condiciones>)

1.27. ATM-terminal (Automated Teller Machine) is a device for withdrawing cash, paying services, making transfers between payment accounts, reference and other payment and non-payment transactions.

1.28. POS terminal (Point of Sale, Point of Service) is a device used to pay goods and services or receive cash via a payment card.

1.29. Virtual POS Terminal is a logically defined POS terminal through which transfers are made to payment accounts or payment of goods and services via the Internet, ATM terminals or digital telephones when using a payment card online.

1.29. Agent is a person who is registered by the National Bank of Bulgaria as an Agent of the Card Issuer with the register under Article 319 of the PSPSA.

1.30. PSPSA is Payment Services and Payment Systems Act (Promulgated SG No. 20 of 6 March 2018 as subsequently amended)

1.31. Card Organization means MasterCard International ("MasterCard") or any other card association or organization, including a parent company, subsidiary, affiliate or successor of any of them. in which the Issuer holds membership and is licensed to issue Cards and accept payments, including via the Internet or via Cards of such card organization.

1.32. Identity document is an identity document issued by a competent foreign state body, stating a unique identification number of the document, date of issue and validity, bearing a photograph, names, date and place of birth of the holder and citizenship. Residence documents and a foreign driving license shall not be "official identity documents".

1.33. Over-Limit Funds are funds that: i) under the terms of the Framework Agreement, have been transferred to the Card account, by the Lender or by the Issuer in compliance with the rules of the Card Organization, and ii) are not part of the Credit Limit, and iii) may be used for payment transactions with the Card. Fees are due for Over-Limit Funds in accordance with the applicable Tariff.

2. CONCLUSION OF A CONTRACT AND DELIVERY OF THE CARD

2.1. The Card shall be delivered only to the Cardholder. Upon the receipt of the physical Card, the Cardholder must present his/her valid identity card to identify himself/herself, a copy of which shall be retained by the Card Issuer. Upon the receipt of a virtual Card, the Cardholder is obliged to submit the information required in accordance with the procedure specified in the terms of use of the Mobile application. The PIN-code of the Card is provided to the Cardholder in one of the following ways - on paper in a sealed envelope with the receipt of the Card or via SMS-PIN sent to the phone number of the Cardholder registered in the Card Issuer's system, with which the Cardholder applies for the payment tool after activating the Card. The PIN-code can also be displayed in the

Mobile application.

2.2. A precondition for the conclusion of the Framework Agreement, issuance and delivery of the Card is an approval of the Client by the Lender and granting him/her a credit that is utilized by the Card.

2.3. The Card is owned by the Issuer and the Cardholder is the only person who has a non-transferable right to use it. The use of the Card by another person is prohibited.

2.4. The Cardholder must not use the Card for any purposes contrary to law including, but not limited to the purchase of goods and services prohibited by the laws of the Kingdom of Spain or the country in which the respective payment transaction is carried out.

2.5. Each Card is valid until the end of the month indicated thereon. The use of the Card after the expiry of its validity or after declaring it invalid for whatever reason, or after the termination of relationship between the Cardholder and the Lender or between the Card Issuer and the Lender, irrespective of the grounds, is prohibited. The Card Issuer shall block the Card upon the occurrence of any of the conditions specified in the preceding sentence. Upon the expiration of the validity of the Card, the Card Issuer replaces it with a new one.

2.6. In the event of failure to use the Card as a result of its blocking in the cases described in these General Terms and Conditions, and in case of a loss or theft, the respective Card can be reissued after submission of a request by the Cardholder to the Card Issuer, which may also be filed through an Agent. If a factory defect of the Card is found, the same shall be reissued free of charge.

2.7. When receiving a new Card under item 2.5. and 2.6., the Cardholder provides a copy of a valid Identity document, in case the previously provided is no longer valid, and/or another information/document requested by the Card Issuer.

3. PAYMENT SERVICES PROVIDED. PAYMENT TRANSACTIONS CARRIED OUT THROUGH THE CARD

3.1. The Card Issuer provides the Client with payment services for carrying out payment transactions via the payment Card issued to him/her with the funds of the credit limit granted by the Lender and the available Over-Limit Funds. Payment transactions are performed first with the Over-Limit Funds, and after they are exhausted - with the funds from the Credit Limit. The successful payment by a payment instrument depends on the policy of accepting payment instruments by each Merchant to which the Cardholder wants to pay for goods and services. The Client may carry out the following payment transactions:

3.1.1. payment of goods and services via POS terminals;

3.1.2. cash withdrawal through ATMs;

3.1.3. payment of goods and services on the Internet via virtual POS terminals (online payments), including periodic (recurring) payments of goods/services requiring a one-time initial consent from the Cardholder;

3.1.4. other reference transactions and services provided by the Card Issuer or in

compliance with the rules of the Card Organization.

3.2. Each card can be used for payment transactions for paying or withdrawing cash through the use of POS terminals, ATMs, other electronic online platforms, by using mobile devices (tablets, smart watches, mobile phones, etc.) that have contactless data exchange technology (Near Field Communication) in order to make contactless payments, as well as through the personal delivery of the Card to the merchant offline. A virtual Card can be used for operations at physical POS terminals only after it is digitized. Card digitization is carried out in accordance with the General Terms and Conditions for digitization and use of payment cards issued by "Easy Payment Services" OOD, which are available at <https://easyps.bg/uploads/files/2021-05-18-tc-final-en-6489b2d26dcdc.pdf>. No sums can be transferred to the Card other than the transfers made by the Lender or in compliance with the rules of the Card Organization. The order for execution of a payment transaction via the Card by the Cardholder shall be received by the Card Issuer in electronic form by telecommunication means. Consent to a payment transaction (or a series of repeated recurring payments) shall become irrevocable:

3.2.1. when providing the Card by the Cardholder for executing the payment transaction and reading the chip or magnetic stripe of the Card through an ATM or POS terminal and entering a valid PIN code and/or affixing a signature on the receipt generated by the respective terminal on part of the Cardholder; or

3.2.2. By providing the plastic of the Card or the Cardholder personally inserts it into the ATM/POS terminal and reading its chip when carrying out transactions on self-service ATMs.; or

3.2.3. Through entering and/or registering of card data on the Internet by the Cardholder, such as the 16-digit card number, validity date, CVC code and application of procedures for 3D security (3D secure):

3.2.3.1. entering a Security Code in the Mobile Application or providing Biometric Data, or

3.2.3.2. in the event that, for any reason, it was not possible to authenticate a payment transaction in the Mobile Application and the same is made via the web, the consent shall become irrevocable by entering the correct ePIN and Online Payment Code, or

3.2.3.3. other form of in-depth verification of the Cardholder's identity required by the Card Issuer. In case that the payment is recurring and by its confirmation, the Cardholder agrees to make subsequent payments at the Merchant's initiative, such subsequent payments can be made without an additional authorization by the Cardholder, provided that his/her identity is duly verified in the initial transaction by which he/she gives his/her consent; or

3.2.4. By providing card data (number, validity date, CVC code) to the supplier of goods and/or services and its authorization to use them for the payment of the relevant services via fax, telephone or other telecommunication means.

3.2.5. When making contactless payments using mobile devices (tablets, smart

watches, mobile phones, etc.) that have technology for contactless data exchange (Near Field Communication);

3.3. When giving consent to perform a payment transaction in any of the ways referred to in 3.1.4, the Cardholder shall:

3.3.1. make an irrevocable order to the Card Issuer and consent to carry out the payment transaction and to pay on the account of the credit granted to him/her by the Lender the amount of the payment transaction and any fees related thereto (if any); and

3.3.2. unconditionally agree and order the Card Issuer to debit the Credit Limit of the Card granted by the Lender with the sum of the payment transaction along with any fees due under the Tariff resulting in utilization of the credit and incurrance of obligation of the Cardholder to the Lender. The Card Issuer shall receive the payment of the amount of the payment transaction and fees related thereto (if any) directly from the Lender, and its amount shall be added to the principal amount of the Client's credit obligation to the Lender and it shall be charged with interest and repaid under the Credit Contract.

3.4. *(Changed as of 16.12.2025)* The Cardholder must identify himself/herself before the respective employee of the Merchant using an identity document. The Cardholder shall be entitled to receive from the relevant employee at the point of sale or from the ATM-terminal on which he/she makes a transaction with the Card, a copy of the receipt issued for such transaction.

3.5. The time under Article 87 of the PSPSA for execution of payment transactions by the Card under §3.1. above shall come immediately after receiving the consent to execution of a payment order under 3.2, in compliance with applicable law, the Framework Agreement, the General Terms and Conditions and the Tariff. The Card Issuer shall carry out payment transactions authorized by the Cardholder provided that the amount of funds available on the Card is not less than the amount of the payment transaction and related fees. The Card Issuer may refuse to perform a particular payment transaction if there is a reasonable suspicion that it is fraudulent or unlawful, or performed in violation of these General Terms and Conditions or existing regulations on execution of payment transactions. The Card Issuer may, at its discretion, limit the possibility for carrying out certain types of payment transactions in general or for specific countries or, in order to comply with local legislation, such as a ban on gambling.

3.6. Payments of goods and/or services by the Card can be made at POS terminals bearing the logo of the card organization with which the Card is branded. The merchant or other person may request additional information from the Cardholder to verify his/her identity for authorization of the payment transaction by the Card Issuer. If no authorization for the payment transaction is obtained, legal effects referred to in § 3.2.4. will not occur.

3.7. The Cardholder has the right by using the Card and entering a PIN, which replaces affixing of a signature by the same, to utilize funds of the credit granted to him by the Lender by withdrawing cash amounts, contact payments and other transactions at ATM-terminals bearing the logo of the card organization with which the Card is branded. For each transaction through an ATM-terminal, upon request by entering the corresponding text according to the instructions on the screen of the ATM-terminal, a

receipt certifying orders made by the Cardholder shall be immediately issued. In the event that a receipt is not issued, it shall be considered that the transaction is properly carried out and the Cardholder shall immediately notify the ATM-operator and the Card Issuer. In these cases, the Card Issuer should render assistance to the Cardholder. In case that the Card is retained by an ATM-terminal, the Cardholder shall immediately notify the Card Issuer, and the Card Issuer shall be required to take actions for returning the respective Card and for issuing a new Card by the Card Issuer. If the Card is retained due to the fault of the Cardholder, the card account shall be debited for the recovery or reissue of a new Card with a fee under the Tariff withdrawn from the credit granted to the Cardholder by the Lender.

3.8. When carrying out payment transactions, the Cardholder shall be obliged to comply with the amount of the credit limit on the card granted to him/her and the amount of funds available on it at the time of carrying out the payment transaction. The Cardholder shall be obliged to ensure that the sum of all obligations arising out of the possession and use of the Card, including obligations arising from withdrawal of cash, as well as fees pursuant under the Tariff, shall not exceed the amount of the credit limit granted to him/her by the Lender. Payment transactions within daily and weekly limits indicated in the Tariff and depending on the type and place of the transaction made can be carried out using the credit limit available on the Card.

3.9. If a payment transaction would result in exceeding of the credit limit granted by the Lender to the Cardholder, this transaction will be rejected by the Card Issuer. In addition, in order to avoid risks, the Card Issuer may block the Card until direct contact is established between the Lender and the Cardholder. In the event that, for technical reasons, execution of a transaction is allowed resulting in exceeding of the credit limit granted to the Cardholder by the Lender, then the amount of the payment transaction by which the credit limit is exceeded shall be deemed to be a credit additionally extended by the Lender to the Cardholder under the same conditions of the existing credit contract between these parties. Such transactions are common for some traders due to the specifics of their activity (rental cars, hotels, ships, public transport, tolls, etc.). They have the possibility to oblige the cardholders without prior authorization of the amount.

3.10. The Cardholder agrees that when transferring funds exceeding the amount of his obligation under the Credit Agreement, the same may be made available to him through the Card by the Lender, in addition to and separately from the Credit Limit. For the purposes of the Framework Agreement, the funds under the previous sentence constitute Over-Limit Funds. The Cardholder declares that he is aware that a fee may be charged on the Over-Limit Funds, according to the Tariff.

3.11. The Cardholder has the right to submit to the Lender a *Notification for refund of an over-limit amount* for the available Over-Limit Funds under item 3.10, according to the Credit Agreement. In this case, the Cardholder agrees that the amount of the Funds Available will be reduced by the amount, specified in the notification, and the amount, specified in the notification, will be returned to the Lender, in connection with the transfer which the Lender should do when he receives such a notification.

3.12. In the event that at the time of termination of the Framework Agreement: i) the Cardholder has repaid all of his obligations under the Credit Agreement, and ii) on the date of termination, the Cardholder has sent, in accordance with the Credit Agreement, a *Notification for refund of an over-limit amount*, in order to settle the relationship upon closing the Card, the Cardholder agrees that the amount of the Funds Available will be reduced with the notification amount, and that the Lender will transfer to him, on behalf of the Card Issuer, the entire amount of Over-Limit Funds to the account specified in the notification.

3.13. For the purposes of clauses 3.10, 3.11, and 3.12 above, the Cardholder declares that he understands and agrees that the Lender may provide the Card Issuer with information in real time, leading to an increase or decrease of the Funds Available on the Card with a Value date of the day of the funds transfer, or respectively on the day of submission of the relevant notification.

4. CURRENCY, FEES, EXCHANGE RATES AND REPAYMENT OF OBLIGATIONS

4.1. The currency in which the Card is issued and in which a credit is granted to the Client is a EUR. The available credit limit, as well as all amounts due for executed payment transactions, fees, interest and obligations shall be indicated by the Card Issuer in EURO (EUR).

4.2. In case of payment transactions carried out in a currency other than the currency of the Card, the payment obligations shall be translated by converting them in the currency of the Card, using the exchange rate in effect on the day of processing of the Card Issuer, and the Funds Available are debited with the amount so translated. The Issuer's exchange rate is formed on the basis of the euro reference exchange rates published daily by the European Central Bank and the Issuer's percentage mark-up relative to them. The changes in the reference exchange rates are applied immediately, as information about them, about the percentage mark-up and the Issuer's exchange rate, can be found on the Internet page <https://easyps.bg/exchange>. If for the purposes of the translation in the application of exchange rate for the respective day a number with more than two decimal places is obtained, then this number shall be rounded off, where a figure less than five shall be rounded down, and a figure equal to or greater than five shall be rounded up.

4.3. All fees due by the Cardholder in connection with holding the Card and carrying out payment transactions with it are exhaustively set out in the Tariff, forming an integral part of the Framework Agreement.

4.4. The Client agrees that the funds received on the Card account, according to the rules of the Card Organization, will be used by the Card Issuer for reimbursement of the amount of the Credit Limit and repayment of Tariff's fees, in case such are charged by the Card Issuer. Reimbursement and repayment according to the previous sentence is carried out with the entire amount of the incoming funds and up to the amount of the Credit Limit and the fees due. In the event that only part of the incoming funds is sufficient for the Credit Limit's reimbursement and the repayment of the due fees, the remaining part constitutes Over-Limit Funds. The Client declares that he understands and agrees that in

the cases of reimbursement and repayment under this item 4.4., the Lender and the Card Issuer exchange information in real time, which immediately affects the amount of the Funds Available on the Card. The Card Issuer bears no responsibility towards the Cardholder in the latter's relations with the Lender under the Credit Agreement..

4.5. The Card Holder declares that he/she understands and agrees that the Card Issuer shall not be liable to him/her in the relations of the Cardholder with the Lender under the credit contract.

5. PROCEDURE FOR COMMUNICATION BETWEEN PARTIES

5.1. The Cardholder declares that he/she understands and agrees that all communication regarding the Card will be carried between him/her and Access Finance SL. The Cardholder shall receive current information in Spanish on the payment transactions executed via the payment card on a durable medium in electronic form in its Internet account at www.axi-card.es where the Cardholder should register the Card. Other information and messages to the Cardholder, including notices of amendments to the General Terms and Conditions or the Tariff, are also published on his/her Internet account. The Cardholder shall be required periodically to visit his/her Internet account and become familiar with the information published there. The information may also be provided in foreign languages for the convenience of the Cardholder, as in the case of discrepancies between the different language versions, the Spanish version of information and documents shall prevail.

5.2. At the beginning of each month, the Cardholder shall be provided free of charge with a monthly statement containing details of all payment transactions performed with the Card during the previous month and notifications to the Cardholder. Monthly statements shall be jointly provided by the Card Issuer and the Lender and shall also contain information on utilized amounts of the credit, the total amount of the obligation of the Cardholder to the Lender for the relevant reporting period and repayment installment due. The information on the monthly statement is available on a durable medium and may be printed out from the Cardholder's account at www.axi-card.es.

5.3. *(Changed as of 16.12.2025)* For the transactions carried out with the Card, the Agent notifies the Cardholder through one of the following channels: i) through short text messages (SMS) and/or messages through platforms (Viber, WhatsApp, Telegram, etc.) sent to the mobile phone number of the Cardholder pointed in this Framework Agreement and/or ii) by sending an electronic message (e-mail) to the e-mail provided by the Cardholder in this Framework Agreement, and/or iii) by notification in the Cardholder's personal account on the Internet page www.axi-card.es., which the Cardholder has an obligation to visit, and/or iv) by sending messages, incl. and push-notifications in the "Axi Card" mobile application. From this moment on, the Cardholder shall be deemed to be duly notified of the payment transactions executed and chargeback periods shall start to run. The Cardholder shall be deemed to be duly notified of the payment transactions performed also in case of non-fulfillment of his/her notice obligation under Article. 5.4, sentence 3. In case of refusal of the Card Issuer to perform payment transaction by a Card,

the Cardholder receives a notification through one of the channels specified in this point from the Card Issuer through the Agent containing information about the attempted transaction and the reasons for its refusal.

5.4. The Cardholder may also be informed about the payment transactions by calling from his/her mobile phone at the number specified by the Card Issuer, as well as in its office. The Cardholder shall be obliged to keep active the mobile number, which is indicated as his/ her in the Framework Agreement with the Card Issuer, and to ensure that it is used only by him/her. In the event of a change, termination of use or any suspension of that number, the Cardholder shall immediately notify the Card Issuer in writing. Otherwise, the behavior of the Cardholder shall be considered gross negligence within the meaning of Article 80, §3 of the PSPSA and the Card Issuer shall not be liable for any damages, irrespective of their amount, suffered by the Cardholder in unauthorized payment transactions or due to inability to send him/her notices.

5.5. The Cardholder may at any time be informed of the current version of the General Terms and Conditions and the Tariff on the website of the Card issuer at <https://easyps.bg/>, in compliance with the requirements of Article 61 of the PSPSA, and he/she may also request, at any time, to receive the said documents on a durable medium by e-mail.

5.6. Notifications related to the use of the Card shall be made by the Cardholder: by telephone at 910 601 600 (at no additional charge), in writing at the office of the Agent Access Finance SL; by e-mail to ayuda@axi-card.es.

6. SECURITY MEASURES

6.1. Upon receipt of the Card, the Card Issuer shall also provide the Cardholder with a separate sealed envelope containing its PIN or sent to him a SMS-PIN. CVC is marked on the reverse side of each Card and/or in the Mobile application.

6.2. The Cardholder declares that he/she is familiar with the nature of the Card as an instrument for carrying out payment transactions, and that the PIN, ePIN, Online Payment Code and the card data (the 16-digit number and CVC) are personalised security credentials of the payment instrument. The Cardholder shall be required to protect the personalised security credentials of the payment instrument, the Security Code and data to access to his/her Account against loss, disclosure to third parties, theft, forgery, copying, misuse with the efforts he/she makes for protecting his/her own property and money. The Cardholder shall memorize his/her personalised security credentials and destroy the form/text message containing them, and shall not keep them in any writing form at the same place at which he/she keeps the Card. The Cardholder shall be required to keep the Card at a place inaccessible to third parties, to protect it from the effects of magnetic and other harmful media, and to carry out any other actions to protect it from the above risks and not to carry out any actions enabling the occurrence of the abovementioned risks. The Cardholder shall be required to keep his/her mobile device safe and not to allow unauthorized access to it.

6.3. In the cases in which a third party has learnt (or there is a risk of learning) an

ePIN and a PIN sent to the Cardholder, the latter shall be obliged to immediately notify the Card Issuer. Moreover, in case of loss, theft, forgery, copying (skimming), use by a third party, performing a transaction by the Card, which is not approved by the Cardholder, or use by any other irregular means and other risks (misuse), the Cardholder shall immediately notify the Card Issuer by any of the means referred to in § 5.6. The Card Issuer shall block the Card immediately after receiving the notification.

6.4. In the event of a breach by the Cardholder of any of the provisions of these General Terms and Conditions, and in the event of loss or theft of the Card, its destruction, forgotten PIN, ePIN as well as in case of default of the credit contract with the Lender, and at the request of the latter, the Card Issuer shall block the use of the Card until the reason for its blocking is eliminated. In these cases, the blocking of the Card shall be at the expense of the Cardholder and all fees associated with blocking, unblocking and reissuing the Card or the PIN/ePIN shall be withheld from the credit provided to the Cardholder by the Lender.

6.5. The Card Issuer shall block the Card in the event of: (1) the Cardholder's failure to meet these GTC; (2) suspected misuse and fraud with the Card by third parties based on information obtained from other third parties on potential misuse of the Card; (3) non-fulfillment of the Cardholder's obligations under the Credit Agreement; (4) three consecutive failed attempts to enter a valid PIN, in which case the blocking refers to withdrawal of amounts from ATM, contactless payments of amounts exceeding EUR 50.00 (fifty); (5) five consecutive failed attempts to enter a valid ePIN, or an Online Payment Code, in which case the blocking refers to online payments requiring the implementation of in-depth identification.

6.6. *(Changed as of 16.12.2025)* The Cardholder declares that he/she was notified about the obligations of the Card Issuer under the legislation against money laundering and terrorism financing, as well as regards the Card Issuer's obligations to collect the identification documents of its clients. The Cardholder shall provide all documents requested by the Card Issuer necessary to initiate a business relation or to perform a particular payment transaction in accordance with the applicable legislation on measures against money laundering, including declarations of origin of funds. The Card Issuer shall have the right to refuse the execution of a payment transaction in respect of which necessary documents are not presented, as well as to block the Card by which a transaction breaching these requirements has been performed.

6.7. The Cardholder undertakes to provide accurate, true and up-to-date data, information and documents requested by the Card Issuer, including declarations of origin of funds and declaration of property status, declarations under the Law no. 10/2010 of 28 April, on the prevention of money laundering and terrorist financing and a questionnaire on knowing the customer and others, in connection with the Internal Rules for the Prevention of Money Laundering and Financing of Terrorism. Even if not requested by the Card Issuer, the Cardholder is obliged in case of reissuance of his Identity Document to provide a copy of it immediately to the Card Issuer through the Agent.

6.8. The Card shall be unblocked at the request of the Cardholder, if the Card Issuer

considers it appropriate in view of the reason for its blocking. The Card Issuer can also unblock the card without request on part of the Cardholder at the initiative of the Lender, if the latter has requested blocking. If the Card is blocked due to the fault of the Cardholder, he/she shall pay a fee as per the Tariff.

6.9. The Cardholder shall bear the losses associated with any unauthorized payment transactions resulting from the use of lost, stolen or misappropriated payment instrument, when he/she has failed to protect the personalised security credentials, up to a maximum amount of EUR 50.

6.10. The Cardholder shall bear all losses associated with any unauthorized payment transactions, if it has caused them, either fraudulently or due to gross negligence, the failure to fulfill one or more of his/her obligations under §5.4 or 6.2. In these cases, the Cardholder shall incur the damages regardless of their amount. The Cardholder's failure to notify the Card Issuer as provided for in §6.3 shall constitute gross negligence.

6.11. After duly notifying in accordance with § 5.6, the Cardholder shall not incur any material damage, arising from the use of a lost, stolen or misappropriated payment instrument, unless the Cardholder has acted fraudulently.

6.12. In case of a dispute regarding the specific conditions of the purchase of goods and/or services, delivery dates, prices, warranty conditions, insurance, periodic and subscription payments, etc., the Cardholder is required to first contact the Merchant for its settlement.

6.13. The Cardholder may contest and request from the Card Issuer a payment transaction to be corrected, where he/she should inform the latter, without undue delay, once he/she became aware of the existence of such a payment transaction, but no later than 13 months from the date of debiting his/her credit limit, if he/she considers that the transaction was not correctly reflected in the system of the Card Issuer, or in the event that the Cardholder claims that he/she has never carried out such a transaction. The contestation shall be made by a written request to the Card Issuer as per a standard form, which shall contain a detailed description of the circumstances of the contested payment transaction. In such cases, the Card Issuer shall be liable under Article 91, 92 and 93 (1) of the PSPSA. The Cardholder shall lose the rights described in this section, if he/she has not notified the Card Issuer of the unauthorized or improperly executed payment transaction under the provisions of this paragraph. The Cardholder shall be deemed to have become aware of the unauthorized or improperly executed transaction in accordance with c§ 5.2 of these GTC.

6.14. Contestation can be made due to an error or irregularity in the data specified in the Internet account of the Cardholder resulting from inaccurate reflection in the system on part of the Card Issuer, or in the cases where the Cardholder claims that he/she has not authorized the execution of the payment transaction, or that there is an incorrectly performed payment transaction. In these cases, Article 78 of the PSPSA shall apply.

6.15. The Card Issuer through the Agent shall send a written notice to the Cardholder, where there is a final decision on the contestation upon completion of the procedure before the card organization with which the card is branded. The Cardholder may be informed by

the Card Issuer at each stage of the examination of the transaction contestation. If it is proved that the contestation is unfounded, the card account will be charged with a fee for the unfounded contestation under the Tariff, forming an integral part of these GTC, withheld from the credit granted to the Cardholder by the Lender.

6.16. In the event that the payment transaction is related to a periodic payment initiated by the Merchant, the Cardholder may request a refund of an amount of an executed transaction pursuant to the provisions of Article 82 of the PSPSA, where the transaction is carried out after the withdrawal of the consent for it by the Cardholder to the respective merchant, or the transaction value is different from the value for which the Cardholder has given his/her consent.

6.17. In the event that the Card Issuer does not confirm beyond any doubt the authenticity of the payment transaction, its accurate registration, accounting for, and that the transaction has not been affected by a technical breakdown or other deficiency, the amount of the contested transaction shall be immediately refunded no later than the end of the next business day after it has noticed or has been notified of the transaction, unless the Card Issuer has reasonable suspicions of fraud and notifies the relevant authorities thereof. If required, the payment service provider of the payer shall recover the payment account of the payer in the state in which it would have been if the unauthorized payment transaction had not been carried out, thereby increasing the amount of available funds on the Card. The value date for crediting the payer's payment account shall be no later than the date on which the account was debited with the amount of the unauthorized payment transaction.

6.18. The Card Issuer shall not be liable in the event of refusal by third parties to accept payment by the Card, or if a payment initiated by the Cardholder may not be made by the Card for technical, communication or other reasons beyond the control of the Card Issuer. In the event that the third party's refusal to accept payment by the Card breaches the rights of the Client under Regulation (EU) 2015/751 of the European Parliament and of the Council of 29 April 2015 on interchange fees for card-based payment transactions (OJ, L 123/1 of 19 May 2015.), hereinafter referred to as "Regulation (EU) 2015/751", the Card Issuer will assist the Cardholder to impose penalties on violators, after receiving information of the Cardholder related on the case. In accordance with Regulation (EU) 2015/751, imposing discriminatory fees or refusal of acceptance of a payment by a card is prohibited, if the respective merchant has designated by stickers that it accepts payments by cards of the respective international card organization.

6.19. The Card Issuer shall be liable pursuant to these General Terms and Conditions and the provisions of the PSPSA for the proper execution of payment transactions as regards to the Cardholder.

6.20. The Card Issuer shall process personal data in accordance with the General Data Protection Regulation. Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which the personal data will be stored; the rights of data subjects in relation to the processing of their personal data by the Card Issuer, as well as information on how they

can be exercised; contact details of the data protection officer and any other information that the General Data Protection Regulation requires to be provided to data subjects is contained in the Privacy Policy, which is available at <https://easyps.bg/gdpr/>.

- 6.21. Subject to Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication (Delegated Regulation), a requirement for making electronic payment transactions, such as online card payments, is to successfully confirm the transaction through one of the processes described in section 6.21.1 or 6.21.2 for all transactions requiring strong customer authentication as per the Delegated Regulation and the exceptions contained therein and applied by the Card Issuer:
- 6.21.1. When the Cardholder initiates an online payment transaction by entering his/her card details and making confirmation, and if the Customer does not have a Mobile Application installed, the browser loads a page where the Cardholder shall enter an ePIN and a one-time code for online payment to verify his/her identity. The Card Issuer generates the one-time code for online payment and sends it to the Customer's validated phone number registered in the system, along with information about the amount of the transaction in the relevant currency in which the payment is made and about the payment recipient. The received code is valid only for the relevant transaction and only for 5 minutes of initiating the identification process in which the Cardholder can complete the payment by entering both the code and the ePIN.
- 6.21.2. In case that the Customer has a Mobile Application installed, when he/she initiates an online payment transaction by entering his/her card details and making confirmation, the Cardholder shall receive a notification from the Mobile Application on the mobile device where the application has already been installed and his/her card has been registered. The notification shall contain information on the amount of the initiated payment transaction in the relevant currency of the transaction and on the payment recipient. The Cardholder can confirm the payment within 5 minutes of initiating the identification process either via Biometrics or by entering a Security Code. In case that for any reasons the initiated payment transaction may not be authenticated in the Mobile Application, as an exception the transaction can be performed under section 6.21.1.

The Card Issuer shall not be responsible for any online payments made based on a successfully completed process with strong Cardholder authentication in any of the following cases: the Cardholder has changed his/her telephone number and has not notified the Card Issuer; the Cardholder has given his/her telephone to a third party who uses it; the Cardholder has shared his/her ePIN with a third party, or has compromised its security and has not notified the Card Issuer; the Cardholder has shared the Security Code for the Mobile Application with a third party. Strong Cardholder authentication is also performed in case that the amount of the transaction is below BGN 59 or their equivalent in EUR, but the cumulative value of the previous remote electronic payment transactions without using a code for online payment would exceed BGN 190 or their equivalent in EUR, or an

equivalent amount in another currency, or in case that 5 consecutive remote electronic payment transactions have been performed without using a code for online payment.

7. VALIDITY TERM, AMENDMENT AND TERMINATION OF THE FRAMEWORK AGREEMENT AND THE GENERAL TERMS AND CONDITIONS

7.1. *(Changed as of 16.12.2025)* The Card Issuer may unilaterally make amendments of the Framework Agreement, the General Terms and Conditions or the Tariff, by publishing the changes on the Representative's website <https://www.axi-card.es/>, as well as in the Borrower's personal account on the website <https://www.axi-card.es/> or the Axi Card mobile application at least two months before the date on which the changes will enter into force. Within the same period, the Card Issuer provides the Cardholder, on a durable medium through the Representative, with information about the changes made through the following channels: i) via short text messages (SMS) and messages via platforms (Viber, WhatsApp, Telegram, etc.) sent to the mobile phone number provided by the Cardholder in the Framework Agreement and/or iii) by sending electronic message (e-mail) to the e-mail address provided by the Cardholder in the Framework Agreement. Whichever channel is chosen by the Issuer through the Representative for notification within the meaning of the previous sentence, it is considered that the Cardholder has been notified of the change made. The current version of the General Terms and Conditions, with a note of the latest changes, is always available to the Cardholder on a durable medium on the Representative's website <https://www.axi-card.es/>, as well as in the personal account of the Borrower.

7.2. When changes in interest rates, exchange rates or fees and commissions due are more favourable for the Cardholder, the Card Issuer is under no obligation to notify or otherwise announce the change prior to its entry into force. In the event of a change in the regulations governing the relations regulated in these General Terms and Conditions, the affected provisions of the General Terms and Conditions shall also change accordingly from the entry into force of the change, unless the change concerns dispositive legal norms.

7.3. It shall be considered that the Cardholder has accepted the changes under §7, unless he/she has notified the Card Issuer that he/she does not accept them before the date of their entry into force. If he/she does not accept the changes, the Cardholder may with a written statement addressed to the Card Issuer or the Agent to terminate the Framework Agreement at any time prior to the date on which the changes are proposed to come into force, without being liable for costs and damages, and without respecting the period of notice under 7.5.1 below.

7.4. The Cardholder can obtain at any time the current edition (version) of these Terms and conditions and the Tariff by printing them from the Agent's website (<https://axi-card.es/>), as well as requesting them in paper form from the Agent.

7.5. The Framework Agreement shall be of unlimited duration and shall have effect until its termination by either party under these General Terms and Conditions. The Framework Agreement may be terminated at any time as follows:

7.5.1. By a one-month written notice from the Cardholder to the Card Issuer, provided

that the Cardholder has fully repaid all of his/her credit obligations to the Lender under the Credit Contract.

7.5.2. By a two-month written notice from the Card Issuer to the Cardholder, which is provided to the Cardholder on a paper or other durable medium; or

7.5.3. By a notice from the Card Issuer to the Cardholder with immediate effect, in the case of non-fulfillment of any of the obligations of the Client under the Framework Agreement and these General Terms and Conditions, or non-performance of any kind on the part of the Cardholder of his/her contract with the Lender for which the Card Issuer has received a written notice from the Lender.

7.6. With notification from the Card Issuer to the Cardholder with immediate effect, in the event of an order from a state authority or an unacceptable risk for the continuation of the business relationship, in accordance with the Internal Rules for the Prevention and Laundering of Money and the Financing of Terrorism. The Card Issuer may block the Card immediately upon an explicit written request by the Lender due to the Cardholder's failure to comply with his/her contract with the Lender. In the event of termination of the credit contract between the Lender and the Cardholder (Borrower), the parties agree that the Framework Agreement will be deemed automatically terminated, without any notice from the Card Issuer, from the date of termination of the Credit Contract due to a non-performance by the Cardholder of the Credit Contract with the Lender.

7.7. By signing the Framework Agreement, the parties agree that the Card Issuer may transfer to third parties all its rights and obligations arising from it. In order to preserve the guarantees for the Cardholder, a transfer under the previous sentence can only be made to a third party meeting all legal requirements to provide the services under the Framework Agreement.

8. LEGAL PROTECTION PROCEDURE

8.1. In the event that the Cardholder has any complaints or objections relating to the services provided by the Card Issuer under this Agreement, he/she may electronically submit to the address of the Card Issuer or its office or an office of the Agent a complaint, which contains a detailed description of the facts and circumstances, which, according to the Cardholder, are grounds for his/her claim. The Card Issuer shall handle the complaint within 7 days of its receipt and shall send the Cardholder its written opinion on it. By way of exception, where the Card Issuer is not able to deliver an opinion within the time limit under the preceding sentence for reasons beyond its control, it shall send the Cardholder a response in which it shall clearly state the reasons for the delay and the time in which the user of the payment services will receive its decision on the complaint. In all cases, the time limit for obtaining a decision may not exceed 35 business days after receiving the complaint. Complaints of the Cardholder related to the credit granted to him/her, including accrued interest, fees and penalties, should be addressed directly to the Lender, and the Card Issuer shall not bear any liability whatsoever in respect of the credit contract.

8.2. If the Card Issuer does not deliver an opinion within the time limit under §8.1 or its opinion does not satisfy the Cardholder, he/she may refer the dispute to the Conciliation

Commission on Payment Disputes at the Commission for Consumer Protection at: 1 Vrabcha str., Floor 3, 4 and 5, Sofia 1000, tel +359 2 933 05 77, fax +359 2 988 42 18, or electronically via an online form at the website of the Commission for Consumer Protection www.kzp.bg or via the online SOL platform managed by the European Commission accessible here - <https://ec.europa.eu/consumers/odr>.

8.3. The applicable law of the Republic of Bulgaria shall apply to matters not settled in these General Terms and Conditions. Nevertheless, the Cardholder is protected by such rules of the country of his habitual residence that cannot be derogated from by the choice of applicable law under the preceding sentence. All disputes between the Cardholder and the Card Issuer, which cannot be settled by agreement between them or through the out-of-court procedure described in § 8.2, shall be settled by the competent Bulgarian court or in the courts for the place where the Client is domiciled.

TARIFF
of Fees for AXI Card
(Changed as of 16.12.2025)

	Fee
Credit limit	0
Annual fee for administration	0
Fee for payment at a merchant in Spain	0
Fee for payment at a merchant abroad	0
Fee for cash withdrawal at ATM in Spain	0
Fee for cash withdrawal at ATM in EEA*	0
Fee for cash withdrawal at ATM outside EEA*	6.7 EUR
Fee for cash withdrawal at a POS terminal in Spain	5.5 EUR+1.1%
Fee for cash withdrawal at a POS terminal in EEA*	5.5 EUR+1.1%
Fee for cash withdrawal at a POS terminal outside EEA*	5.5 EUR+1.1%
Other transactions at ATM terminal	0
Fee for transactions (incoming and outgoing) for betting and gambling including receiving amounts	3 EUR
Over-Limit Funds fee	0
Monthly Over-Limit Funds fee	0
Fee for unjustified challenging of a transaction	20 EUR
Fee for PIN reissuance in EEA*	0
Fee for PIN reissuance outside EEA*	0
Fee for balance interrogation at ATM in EEA*	0
Fee for balance interrogation at ATM outside EEA*	0
Fee for rejected transaction at ATM in EEA*	0
Fee for rejected transaction at ATM outside EEA*	0
Other services	
Fee for Card issuance	0
Fee for Card blocking	0
Fee for Card un-blocking	0
Fee for notification through e-mail	0
Fee for changes to the card parameters	0
Fee for account statement	0
Online account statements	0
STANDARD TRANSACTIONING LIMITS	Daily/ Weekly
Cash withdrawal in Romania and abroad	1000/ 3000 EUR
Payment transactions at merchants in Romania and abroad	4000/ 7000 EUR
Total limits for transactions	4000/ 7000 EUR

*EEA – European Economic Area

**Over-Limit Funds fee – is collected after each incoming transaction and is charged

on the Funds Available above the amount of the Credit Limit, received after the relevant incoming transaction.

***Monthly Over-Limit Funds fee - collected on the first day of the current month. It is charged on the Funds Available as of the first day of the current month, which are above the amount of the Credit Limit.

**** Acquirers may apply additional fees which are owned and due to them, not to Easy Payment Services OOD

For the Agent of the Card Issuer
Full name: Tsvetan Petkov Krastev

For the Cardholder:
Full name:.....

Signature

Signature.....