

**APPENDIX 2**  
**to the Prepaid Card Distribution Agreement**  
**dated 14.01.2025**

**General Terms and Conditions for the use of prepaid card "Native Teams"**  
*(These General Terms and Conditions are effective as of 24.03.2026)*

These General Terms and Conditions provide you with information on all the terms and conditions for the execution of Payment Transactions with the issued prepaid cards "Native Teams", including all the information on the payment service provider, the description of payment services and all related fees, commissions and exchange rates, the procedure for communication, security measures, and the amendment of the General Terms and Conditions, and are published on the internet page <https://nativeteams.easyps.eu/> and the Individual Portal of the Corporate Client.

**I. DEFINITIONS**

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

**1.1. "Issuer" or "EPS"** means "EASY PAYMENT SERVICES" Ltd., UIC 204112059, with its head office in the city of Sofia and its registered address in the city of Sofia at Lyulin 7 r.c., 28 Jawaharlal Nehru Blvd., floor 2, office 40-46, e-mail: cards@easyps.bg, licensed and regulated by the Bulgarian National Bank as an electronic money institution within the meaning of the Law on Payment Services and Payment Systems ("LPSPS") and the Payment Services Directive (EU) 2015/2366 ("PSD") by virtue of Decision No. 259 of the Governing Council of the BNB dated 25.10.2018 – competent authority responsible for the supervision of its activities.

**1.2. "Agreement"** means the Prepaid Card Distribution Agreement entered into between the Issuer and the Corporate Client.

**1.3. "General Terms and Conditions", "T&C"** means, these General Terms and Conditions for the use of prepaid card "Native Teams" as amended from time to time.

**1.4. "Holder"** means a sui juris natural person who is, in accordance with the Agreement, appointed by the Corporate Client to use the Card on its behalf and for its account. All acts, rights and obligations, in performance of these T&C, the Holder performs, exercises and fulfils on behalf and on account of the Corporate Client.

**1.5. "Electronic Money"** means the monetary value stored in electronic form in an Electronic Money Register in the Issuer's information system, which represents a claim on the Issuer, issued upon receipt of the funds for the purpose of making Payment Transactions with the funds within the meaning of Article 34 and Paragraph 1, Item 55 of the Additional Provisions of the LPSPS.

**1.6. "Card"** means a commercial prepaid card, constituting a payment instrument within the meaning of the LPSPS, bearing the logo of the Issuer and of Mastercard, issued by the Issuer and enabling Payment Transactions to be carried out with the Available Balance. The Card shall be reloadable with personalised security credentials such as PAN, expiry date, CVV or CVC, PIN or other similar features, without the names of the Holder. The Card may only be used after activation in accordance with these T&C. The Card may be provided as a physical or virtual Card as required by the Corporate Client.

**1.7. “Available Balance”** means the value of Electronic Money topped up on the Card as instructed by the Corporate Client and available for use through the Card.

**1.8. “Tariff”** means a comprehensive list of fees and commissions that the Issuer charges to the Available Balance. The Tariff is an integral part of these General Terms and Conditions.

**1.9. “PIN” or “e-PIN”** means a personal identification number associated with each Card which serves to identify the Holder when making payment and other transactions with the Card and is a personalised security credential of the Card, within the meaning of § 1, item 29 of the LPSPS. The PIN/e-PIN shall be provided to the Holder either in a sealed envelope or by a short text message (SMS) sent to the telephone number of the Holder provided by the Corporate Client.

**1.10. “Internet Payment Code”** is a one-time password (token) used for authentication of the payer when making payment and reference transactions with the Card. The code is generated and sent to the Holder’s registered telephone number provided by the Corporate Client, which telephone number represents a personalised security credential for the Card within the meaning of § 1, item 29 of the LPSPS.

**1.11. “International Card Organisation”** means MasterCard International or other organisations with which the Issuer has agreements to issue certain types of payment cards.

**1.12. “Payment Transaction”** means an Electronic Money transaction made using the Card. The types of Payment Transactions that may be made with the Card are limited to payment at a POS terminal, payments on the Internet for goods and services and redemption of Electronic Money by the Issuer. Redemption of Electronic Money shall be made at the request of the Corporate Client only. The Issuer may improve, develop, impose or remove restrictions, or modify Payment Transactions made through the service unilaterally and without the consent of the Corporate Client.

**1.13. “Payment Transaction Registration Number”** means a unique number assigned by the Issuer that uniquely identifies a Payment Transaction.

**1.14. “Payment Order”** means an instruction given by the Holder by electronic means through the Card to perform a Payment Transaction with the issued Electronic Money, which are funds within the meaning of the LPSPS.

**1.15. “Value Date”** means the date of receipt of the Payment Order by the Issuer on which the Electronic Money Held or the Available Balance of the Holder is reduced after a Payment Transaction is made with the Electronic Money via the Card.

**1.16. “Electronic Money Held”** means the value of the Electronic Money on the Card remaining after reducing the Available Balance by the value of making Payment Transactions and charging fees and commissions in accordance with the Tariff.

**1.17. “Durable Medium”** means any instrument which enables the Holder to store information addressed to him in a manner accessible for future reference for a period of time sufficient for the purposes for which the information was provided and which enables the information stored to be reproduced unaltered. Durable Mediums shall be considered to be printouts from devices for account statement printouts, CD-ROMs, DVDs, computer hard disks on which electronic messages may be stored, as well as internet sites, which are accessible for future reference for a period of time

sufficient for the purposes of the information and to permit the unaltered reproduction of the stored information.

**1.18. “Internet Account”** means an individual section of the Holder within the Individual Portal of the Corporate Client, protected by a personal password, used to receive information, official communications, notifications from the Issuer, other information and other auxiliary functions. The section can be accessed at any time after initial registration by the Holder, following the technical procedure indicated on the page. After initial registration, the Holder may access the section at any time using a password and email/phone (or other login credentials) registered in the Issuer’s system and specified by the Corporate Client.

**1.19. “Payment Transaction Information”** means information provided by the Issuer to the Holder in a Durable Medium that meets the legal requirements.

**1.20. “Corporate Client”** means Native Teams Ltd, UIC 206786051, the legal person to which the Card is issued, and which owns the Electronic Money on the Card and makes the Card available for use on its behalf and on its account to a Holder chosen by it. The Corporate Client shall be the holder of all rights and obligations under these General Terms and Conditions, which he shall exercise and perform through the Holder chosen by him. Any information sent to the Holder in pursuance of these T&Cs shall be deemed to have been sent to the Corporate Client through the Holder.

**1.21. “Individual Portal”** means an individual section of the Corporate Client located on the Issuer’s website (domain) at the following address: <https://nativeteams.easyps.eu/>.

## II. SUBJECT

**2.1.** These General Terms and Conditions and the Tariff govern the terms and conditions for the issuance of Electronic Money and the Card, their use for Payment Transactions, and other terms and conditions.

**2.2.** The Issuer issues Electronic Money, the value, Holder and scope of services of which shall be at the request of the Corporate Client. The details of the Holder, unique number of the Electronic Money issued, unique number (PAN) of the Card through which the Electronic Money is used, amount of Electronic Money issued, date of issuance and other details shall be processed in the Electronic Money Register stored in the Issuer’s information system. The Issuer reserves the right to refuse the issuance of Electronic Money and Card without assigning any reasons.

**2.3.** By creating and announcing these General Terms and Conditions on the Individual Portal of the Corporate Client and providing the Holder with access to them, the latter shall be deemed to have been duly notified of them, to be familiar with them and to be informed and bound by them and any future changes thereto. The Holder shall, when given the opportunity by the Issuer, indicate its consent in the space provided for that purpose on the said website by clicking on “I Agree” or “I Accept” button, checkbox and/or other such technical action, as made available, and by such actions the Holder accepts these T&Cs and Tariff on behalf of and on the account of the Corporate Client and agrees, that the action of pressing said button constitutes the affixing of a simple electronic signature by the Holder, and that the version of these T&Cs together with the electronic signature thereto, as of the date of such affixing, constitute an electronic document duly signed by the Holder and

stored in the EPS' system. In the event that, at the Issuer's option, the Holder is not provided with this functionality, the Holder shall be deemed to have been informed and notified and represents that the Holder has previously received, read and understands all of the terms and conditions contained in these General Terms and Conditions and Tariff with the Holder's initial registration or log available on the Issuer's website.

**2.4.** The Holder/Corporate Client understands and agrees that the funds for issuance of Electronic Money do not constitute a deposit or other repayable funds within the meaning of the Law on Credit Institutions. The Issuer may not charge or pay interest on such funds. Such funds, if they fall within the scope of Article 23 of the LPSPS, shall be deposited by the Issuer in a special safeguard account referred to in Article 23, Paragraph 2 of the LPSPS and shall be held separately from the Issuer's funds.

**2.5.** The Issuer issues Electronic Money, which may be used in accordance with the terms and conditions set out in these T&Cs and the Agreement, including indefinitely, until it is fully spent by means of Payment Transactions and/or charges, in accordance with the Tariff. Electronic Money issued under these General Terms and Conditions may only be replenished or reloaded at the request of the Corporate Client to the Issuer, in which case the value of the replenished or reloaded Electronic Money will be added to the Available Balance of the Card.

**2.6.** Upon the issuance of the Electronic Money, the Issuer issues and link a specific Card to the Electronic Money, through which the Holder may make Payment Transactions with the Electronic Money issued up to the value of the Electronic Money loaded on the Card. The Card shall have an expiry date which, in the case of a physical Card, is printed on its face and, in the case of a virtual Card, is displayed accordingly in the Internet Account and may be used until the expiry date or the availability of Electronic Money. The Corporate Client may request reissuance of the Card on expiry of its validity period to enable the Holder to continue using the Electronic Money. The Issuer records the unique number (PAN) of each Card in the issued Electronic Money account.

**2.7.** In order to use the Electronic Money through the Card, the Holder must first activate the Card associated with the Electronic Money in accordance with the procedure set out below.

**2.8.** Any Available Balance remaining on the Card after its expiry date and any legal rights relating to the Electronic Money shall remain in the name of the Corporate Client and shall not pass to the Holder.

### **III. CARD ACTIVATION. SECURITY MEASURES WHEN USING ELECTRONIC MONEY VIA THE CARD.**

#### **Activation of the Card. PIN and Internet Payment Code:**

**3.1.** Activation of a physical Card is done by successful initial registration of the Holder, following the technical procedure set out at <https://nativeteams.easyps.eu/>.

**3.2.** Upon successful completion of the initial registration, the Issuer sends an SMS with PIN/e-PIN to the number registered in its system and used by the Holder in the registration process, after which the Card shall be deemed activated. In the event of a change in the relevant telephone number, the Corporate Client shall immediately notify the Issuer thereof. Following notification, the Issuer reserves the

right to send further instructions and/or require further action from the Holder/Corporate Client.

**3.3.** In the event that the Holder forgets his/her PIN/e-PIN, the Card shall be reissued with a new PIN/e-PIN for which a fee as per the Tariff shall be paid.

**3.4.** The activation of a Virtual Card shall be done by successful initial registration of the Holder, following the technical procedure specified in the Individual Portal of the Corporate Client, through the “My Card” section, or similar, in the Internet profile of the Holder where the Card and its data are displayed.

**Security measures:**

**3.5.** The Holder shall in no case keep the PIN/e-PIN saved in a visible place and shall not disclose it to any third party. The Holder understands and agrees that in the event of loss of an inactivated Card or loss of an activated Card and/or its PIN/e-PIN, the Issuer cannot prevent unauthorized use of the Card until the Holder and/or the Corporate Client notifies the Issuer thereof. Should any of these adverse events occur, it may result in a loss to the Available Balance.

**3.6.** In the event of any loss, theft, misappropriation or unauthorised use of the Card, the Holder shall immediately notify the Issuer via its Internet Account (during business days and after business hours) or, if applicable, immediately notify the Corporate Client who shall in turn, during business days and during the Issuer’s business hours, through the communication channels under the Agreement, promptly transmit the notification to the Issuer. Upon receipt of the notification, the Issuer prevents the use of the Card by blocking it.

**3.7.** After blocking, in the event of loss, misappropriation or theft, or in the event of a defect, a new Card shall be issued at the Corporate Client’s request to the Issuer, in which case, if there was an Available Balance on the previous Card, the same shall be transferred in accordance with the Corporate Client’s instructions.

**3.8.** The Unique Number (PAN) of the new Card shall be entered in the account for issued Electronic Money in the Electronic Money Register of the Issuer. The Card may be used for Payment Transactions up to the amount of Electronic Money Held.

**3.9.** For the issuance of a new Card due to loss, theft or misappropriation, the Issuer charges a fee in accordance with the Tariff. The newly issued Card must be activated before it can be used for Payment Transactions.

**3.10.** The Holder, through these T&C, has been made aware and informed of the nature of the Card as a means of making Payment Transactions and that the PIN/e-PIN, Internet Payment Code and Card data (16-digit number and CVC2) constitute personalised security credentials of the Card. The Holder is obliged to protect the personalised security credentials of the Card as well as the access data to his/her Internet Account from loss, third party knowledge, theft, tampering, copying, misuse by making efforts to protect his/her own property and money. The Holder shall retain his/her personalised security credentials and destroy the form/text message by which he/she became aware of them, and shall not keep them recorded in any manner in the same place in which he/she keeps the Card or any other publicly accessible place. The Holder shall store the Card in a place inaccessible to third parties, protect it from the effects of magnetic and other harmful medium, and take any other action to protect it from the aforementioned risks and shall not take any action that allows the aforementioned risks to occur. The Holder shall protect the Card against destruction, loss, theft, tampering, copying, misuse and other risks

(misuse) by the efforts he/she makes to protect his/her own property and money. The Holder is required to protect his mobile device, login credentials, other computer devices in a manner that prevents unauthorized access.

**3.11.** Where a third party has become aware of (or is at risk of becoming aware of) a PIN/e-PIN sent to the Holder, the Holder shall notify the Corporate Client or the Issuer immediately upon becoming aware. Likewise, in the event of loss, theft, tampering, copying (skimming), use by a third party, making of a transaction with the Card that is not approved by the Holder, or use in any other unauthorised manner and other risks (misuse), the Holder is obliged to notify the Issuer immediately and the Issuer blocks the Card immediately upon receipt of the notification.

**3.12.** In the event of a breach by the Holder of any of the provisions of these T&C, as well as in the event of loss, theft or misappropriation of the Card, its destruction, forgotten PIN/e-PIN, the Issuer blocks the use of the Card until the reason for its blocking is removed. In such cases, the blocking of the Card shall be at the expense of the Corporate Client and all fees associated with the blocking, unblocking and reissuance of the Card or PIN shall be charged to the available Electronic Money.

**3.13.** The Issuer blocks the Card in the event that the PIN/e-PIN is entered incorrectly three consecutive times, in the event of three consecutive incorrect entries of the Internet Payment Code, and after expiration of the validity period. In the event of blocking due to a wrong PIN/e-PIN, the Card shall be reissued with a new PIN/e-PIN for which a fee as per the Tariff shall be payable. In the event of expiry of the validity period of the Card, the Card shall be reissued at the request of the Corporate Client for which a fee shall be payable in accordance with the Tariff.

**3.14.** The Issuer have the right to block the use of the Card for objective reasons relating to: (i) breach of any provision of these General Terms and Conditions by the Corporate Client and/or the Holder; or (ii) breach by the Corporate Client and/or the Holder of any law or regulation; or (iii) breach of the International Card Organisation's rules for the use of payment cards; or (iv) reasons relating to the security of the Card or suspected unauthorised use, fraudulent use or other unlawful purpose. In such cases, the Issuer informs the Corporate Client of the blocking of the Card immediately after the blocking and of the reasons for the blocking, unless the provision of such information is not permitted for security reasons or in view of regulatory requirements preventing the Corporate Client from being informed.

**3.15.** The Corporate Client is notified through these T&C of the Issuer's obligations in relation to anti-money laundering and anti-terrorism legislation and measures and in compliance with such measures, including, if specifically requested by the Issuer, to provide identification documents of the Holder. The Corporate Client undertakes to provide all documents requested by the Issuer which are necessary for the Issuer to carry out a particular Payment Transaction in accordance with the applicable law. The Issuer have the right to refuse to execute a Payment Transaction for which the required documents have not been provided and to block a Card with which a transaction has been made in breach of these requirements.

**3.16.** The Corporate Client undertakes to provide accurate, true and up-to-date data, information and documents requested by the Issuer.

**3.17.** The Issuer unblocks the Card or replaces it with a new one once the reasons for the blocking cease to exist. In the event of blocking initiated by the Issuer, only the Corporate Client may make a request for unblocking to the Issuer.

**3.18.** Pursuant to the requirements of 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 of the Holder and common and secure open standards of communication, a condition for performing electronic Payment Transaction, such as payment on the Internet with the Card and/or an order to execute a Payment Transaction with funds on the Card, is the entry of a correct e-PIN and Internet Payment Code in all cases for operations exceeding the value EUR 30 or the equivalent in another currency, which functions as follows: upon initiation of a Payment Transaction on the Internet by the Holder by entering his card details and confirmation, the browser loads a page for entering the e-PIN and Internet Payment Code to establish the identity of the Holder. It displays data on the value of the transaction in the currency in which it is made and the payee. The generated Internet Payment Code is sent to the Holder's phone number registered and validated in the system and is valid for 5 minutes, within which the Holder can complete the payment by entering it. The Issuer bears no responsibility for entering a correct Internet Payment Code in the event that the Holder has changed his telephone number, of which the Issuer has not been notified by the Corporate Client, or has provided his telephone number for use by a third party. An Internet Payment Code must also be entered in cases where the value of the transaction is below EUR 30, but the cumulative value of previous without entering an Internet Payment Code would exceed EUR 100 or equivalent in another currency or 5 consecutive electronic remote Payment Transactions have been performed without entering an Internet Payment Code.

**3.19.** The Holder shall bear all losses related to unauthorised Payment Transactions if they have been caused by fraudulent, intentional or grossly negligent failure to comply with its obligations under clause 3.10. In such cases, the Holder shall bear the losses irrespective of their amount. The Holder's failure to notify the Issuer as provided in clause 3.11 shall constitute gross negligence.

#### **IV. PAYMENT SERVICES PROVIDED. PAYMENT TRANSACTIONS WITH THE CARD**

**4.1.** The Issuer provides to the Corporate Client, through the Holder, payment services for making Payment Transactions with the Card using the funds of the issued Electronic Money. The successful payment with a Payment Instrument is dependent on the payment instrument acceptance policy of each merchant at which the Holder wishes to pay for goods and services. The Holder may make the following Payment Transactions:

- 4.1.1.** payment for goods and services through POS terminals;
- 4.1.2.** payment for goods and services on the Internet via virtual POS terminals, (online-payments), including recurring payments, for goods/services requiring a single initial consent from the Holder.
- 4.1.3.** other reference operations and services provided by the Issuer or the International Card Organisation.

**4.2.** Payment Transactions with the issued Electronic Money may be made up to the amount of the Electronic Money Held and within applicable limits.

**4.3.** Each Card may be used for Payment Transactions for payment by using POS terminals and other online electronic platforms. The Payment Order for a Payment Transaction with the Card by the Holder shall be received by the Issuer electronically by telecommunication. Consent for a Payment Transaction becomes irrevocable upon the Holder's provision of the Card for the Payment Transaction and:

**4.3.1.** when the Card chip or magnetic stripe is read by a POS terminal and a valid PIN is entered and/or the Holder signs the receipt from the device; or

**4.3.2.** by providing a physical Card or manually inserting the Card into a terminal device and reading its chip when making transactions at self-service terminal devices; or

**4.3.3.** by entering Card details such as the 16-digit Card number, validity, CVC2 code and correct e-PIN and Internet Payment Code on the Internet.

**4.4.** The time limit under Article 87 of the LPSPS for the execution of Payment Transactions with the Card under clause 4.1. above shall be immediately upon receipt of the consent to execute a Payment Order under clause 4.3, subject to the applicable law, the General Terms and Conditions and the Tariff. The Issuer executes the Payment Transactions authorised by the Holder provided that the Electronic Money Held is of a value not less than the value of the Payment Transaction and the related fees in accordance with the Tariff. The Issuer may refuse to execute a particular Payment Transaction if there is reasonable suspicion that it is fraudulent or illegal or carried out in breach of these General Terms and Conditions or the applicable regulations for Payment Transactions. The Value Date of any Payment Transaction is the day on which it is successfully executed by the Issuer in accordance with this clause. Where the Holder consents to a Payment Transaction being executed in any of the ways in clause 4.3, the Holder:

**4.4.1.** irrevocably orders the Issuer and agrees to execute the Payment Transaction and to pay at the expense of the Available Balance / Electronic Money Held the amount of the Payment Transaction and any associated fees (if any); and

**4.4.2.** unconditionally agrees and orders the Issuer to debit the Electronic Money on the Card with the amount of the Payment Transaction together with any fees payable in accordance with the Tariff resulting in a reduction of its Available Funds.

**4.5.** The currency in which the Card is issued shall be Euro (EUR). The disposable amount of Electronic Money, as well as all amounts due for executed Payment Transactions and fees, shall be indicated by the Issuer in EUR. Payment Transactions with the Card made in a currency other than the currency of the Electronic Money issued shall be converted at the Issuer's current exchange rate for the day of processing (published on the internet page <https://easyps.bg/exchange/> or on the relevant section in the same domain) in which the Payment Transaction was made. If, for the purposes of the conversion, the application of the exchange rate for the relevant day produces a number with more than two decimal places, that number shall be rounded, with a figure less than five being rounded down and a figure equal to or greater than five being rounded up. The amount of Electronic Money issued shall be reduced by the amount converted.

**4.6.** Fees and commissions are payable for Payment Transactions executed with Electronic Money through the Card in accordance with the Tariff. The Holder shall be

informed of the fees and commissions due and notified that they will be paid by deduction from the Electronic Money where possible and if not possible, the Payment Transaction shall not be executed due to a lack of balance.

**4.7.** Only the Corporate Client shall have the right to dispute and request correction of a Payment Transaction with the Issuer, and shall notify the Issuer without unreasonable delay as soon as it becomes aware of an unauthorised or incorrectly executed Payment Transaction, but no later than thirty (30) calendar days from the date of debiting the Electronic Money on the Card. The Corporate Client shall identify itself in accordance with the Issuer's instructions. The Issuer shall not be liable for unauthorised or incorrectly executed Payment Transactions where the Issuer has not received the notification within this time limit.

**4.8.** Disputing an unauthorised or incorrectly executed Payment Transaction shall be made in accordance with the notification under Article 4.7 or by written request to the Issuer by the Corporate Client. The request shall contain a detailed description of the circumstances relating to the disputed Payment Transaction. In order to initiate the dispute procedure, the Corporate Client shall identify itself, present the Card or follow other instructions provided by the Issuer. The Corporate Client shall be deemed to have become immediately aware of the unauthorised or incorrectly executed Payment Transaction from the Holder, and the Holder shall be deemed to have become aware of the Payment Transaction as soon as it is reflected on the Card statement in the Online Account and the value of the Payment Transaction is deducted from the Card balance.

**4.9.** The Issuer processes the dispute and notifies the Corporate Client within 15 business days of receipt of the dispute. Exceptionally, where the case cannot be resolved within the said timeframe, the Issuer sends the Corporate Client a response stating the reasons for the delay and the timeframe within which its decision on the dispute will be received. In any event, the time limit for receipt of a decision shall not exceed 35 business days from receipt of the dispute. If the Issuer fails to make a decision within the time limit or its decision is not to the satisfaction of the Corporate Client, the Corporate Client may request the Issuer to initiate a dispute procedure with the International Card Organisation in respect of the transaction in question in accordance with all the applicable rules for that. The request to dispute a transaction shall be made by the Corporate Client and a fee as set out in the Agreement Tariff shall be payable for initiating a dispute procedure with the International Card Organisation. The Issuer sends a notification to the Corporate Client upon final resolution of the dispute upon completion of the procedure before the International Card Organization. The Corporate Client may, by identifying itself, be informed by the Issuer at any stage of the transaction dispute process.

**4.10.** In the event of a valid dispute and an unauthorised Payment Transaction, the Issuer refunds the Electronic Money with the value of the successfully disputed unauthorised Payment Transaction. The refund shall be made immediately and, in any event, no later than the end of the next business day after the Issuer has made its decision on the validity of the dispute or has been notified of a decision of a similar nature by the International Card Organisation. The Value Date for crediting Electronic Money to the Card shall be no later than the date on which the unauthorised Payment Transaction was made using the Card.

**4.11.** The provision of Article 4.10 shall not apply and the Corporate Client shall bear the losses associated with any unauthorised Payment Transaction arising from the use of a lost, stolen or misappropriated Card where the Corporate Client and/or the Holder has failed to keep safe the personalised security credentials of the Card.

**4.12.** The liability specified in this section shall not be incurred in the event of extraordinary and unforeseen circumstances beyond the control of the party invoking the existence of such circumstances, the consequences of which would have inevitably occurred despite the efforts made to prevent them, as well as in cases where the Issuer has acted pursuant to a statutory obligation under Bulgarian or European Union law.

**4.13.** The Issuer shall not be liable in case of refusal by third parties to accept payment with the Card or if a payment initiated by the Holder cannot be made with the Card for technical, communication or other reasons beyond the control of the Issuer. In the event that the refusal of third parties to accept payment with the Card is contrary to 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 Issuer will assist the Corporate Client in imposing sanctions on the offenders, after receiving information from the Corporate Client about the case. Pursuant to Regulation (EU) 2015/751, it is prohibited to impose discriminatory fees or to refuse to accept payment with the Card if the relevant trader has indicated with stickers that it accepts payments with cards from the relevant International Card Organisation.

**4.14.** The Issuer is not a party to the relationship between the Holder and the merchant and is not responsible for the quality of the goods or services purchased or for any disputes arising between the Holder and the merchant.

**4.15.** The Corporate Client shall be responsible for all liabilities arising from the use of the Card and shall be liable for any damages caused by the improper use of the Card, subject to these General Terms and Conditions, the Agreement and the LPSPS.

## **V. NON-PAYMENT TRANSACTIONS**

**5.1.** The Holder may also perform non-payment transactions (review operation about the balance, transaction history, statements, etc.) as specified in the Tariff, subject to the guidelines published in the Individual Portal of the Corporate Client.

## **VI. REFERENCES AND PROVISION OF INFORMATION**

**6.1.** Upon receipt of a Payment Order, the Issuer, in accordance with Article 65 of the LPSPS, immediately provides Payment Transaction Information in a Durable Medium on the Holder's Internet Account on the Individual Portal of the Corporate Client. The Issuer provides information to the Holder that includes at least:

- a) a unique number of the issued Electronic Money assigned by the Issuer in the Electronic Money Register;
- b) a portion of the unique number (PAN) of the Card through which the issued Electronic Money is used;
- c) the amount of Electronic Money Held to date;
- d) information for a specified period on all Payment Transactions made on the current date, including: the Payment Transaction Registration Number, type of Payment Transaction and payee details; Payment Transaction value expressed in the

currency of the Electronic Money issued, the currency of the Payment Transaction made and the exchange rate applied by the Issuer based on the exchange rates determined daily by EPS; details of the amount of any fees and commissions payable in respect of the Payment Transaction; the date and time of receipt of the Payment Order: Value Date of reduction of Electronic Money.

e) the amount and type of all fees due and payable, charged by the Issuer in accordance with the General Terms and Conditions and the Tariff;

**6.2.** The Issuer makes these current General Terms and Conditions and the Tariff available in Bulgarian language on a Durable Medium on the Individual Portal of the Corporate Client.

## **VII. Amendment of the General Terms and Conditions and the Tariff. Termination**

**7.1.** The Issuer is entitled to unilaterally make changes to these General Terms and Conditions or the Tariff by making the changes available in a Durable Medium by posting on the Internet Account of the Holder or at <https://easyps.bg>. The Corporate Client shall check for published changes on a daily basis, both by communicating with the Holder and by checking at <https://easyps.bg>.

**7.2.** The Holder/Corporate Client shall be deemed to have accepted the changes referred to in Article 7.1, unless the Holder/Corporate Client disputes them on the day they are published.

**7.3.** These General Terms and Conditions shall terminate upon termination of the Agreement.

**7.4.** The Issuer processes personal data in accordance with the General Data Protection Regulation. Details of the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the storage period of the personal data; the rights of data subjects in relation to the processing of their personal data by the Issuer and information on how these may 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 on the Individual Portal of the Corporate Client.

## **VIII. Communication**

**8.1.** The Holder is advised that all communication in relation to the Card will be made through the Corporate Client.

## **IX. General Legal Terms.**

**9.1.** The Holder is informed that the authenticity and/or correct execution of the transactions and operations by the Issuer will be proven by printouts or statements prepared or generated by the Issuer's information system, such as the client's page or other software system used by the Issuer, as a regulated electronic money institution.

**9.2.** In relation to these T&Cs, the client of EPS and the user of the payment services related to the Card is solely the Corporate Client who provides the Card to the Holder at its own risk and expense.

**X. Issuer's Tariff for the fees and limits for the use of Electronic Money and the Card, in addition to the invoiced fees under the Agreement:**

Type of fee	Charged by balance
ATM withdrawal within EEA	0.90 EUR
ATM withdrawal outside EEA	1.75 EUR
POS Cash Withdrawal Local and within EEA	1.50 % + 6.50 EUR
POS Cash Withdrawal outside EEA	1.50 % + 6.50 EUR
POS Payment	0.07 EUR
POS purchase with CashBack	0.90 EUR
Internet Payment	0.19 EUR
Refund	0.00 EUR
ATM PIN Change within EEA	0.03 EUR
ATM PIN Change outside EEA	0.29 EUR
Balance Inquiry within EEA	0.03 EUR
Balance Inquiry outside EEA	0.29 EUR
Declined ATM Operations	0.00 EUR
Declined ATM Operations Abroad	0.00 EUR
Declined Transaction within EEA	0.00 EUR
Declined Transaction outside EEA	0.00 EUR
Dispute Fee	0.00 EUR
POS Payment Apple Pay	0.03 EUR
ATM Apple Pay	0.03 EUR
Internet Payment Apple Pay	0.05 EUR
Gambling fee	0.15%

Transaction Limits	Daily/Weekly
Cash withdrawal	500/1,500 EUR
POS purchases	2,000/3,500 EUR
Total transaction limit:	2,000/3,500 EUR

Signed by:



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