

Version 1.0.

These General Terms and Conditions enter into force on 08.04.2026

# General Terms and Conditions

## for eGlobex

**These General Terms and Conditions are an important document that defines in detail your rights and obligations in relation to the issued Electronic Money, the opening and maintenance of a Payment Account and the rules for the use of payment services provided by Paywiser in cooperation with the Globex distributor. Please read them carefully before deciding to enter into the Agreement or use the Services. If you are not familiar with the Terms, do not understand them or do not fully agree with them, please do not proceed to enter into the Agreement or use our Services. For any clarification or assistance, we are at your disposal at [info@myeglobex.com](mailto:info@myeglobex.com) and [info@paywiser.eu](mailto:info@paywiser.eu).**

### 1. Introductory provisions

#### 1.1. Globex program

- 1.1.1. These General Terms and Conditions are issued in connection with the Globex program and apply only to Users who open a Payment Account in connection with the Globex program and use the Payment Account through the eGlobex application. Globex acts as a distributor of Paywiser and is authorized to distribute and redeem Electronic Money on behalf of Paywiser. Taking into account the above, certain activities that would otherwise be carried out by Paywiser under this Framework Agreement may be carried out by Globex. However, in no case does Globex issue Electronic Money or provide payment services. In relation to the User, Paywiser is responsible for the legality and correctness of the conduct of the Globex distributor, as well as Paywiser is responsible to the User and ensures the protection of Electronic Money, as described below. These General Terms and Conditions comprehensively regulate the rights and obligations of the User within the Globex program, including the rules of use of the eGlobex application.
- 1.1.2. Globex acts as an authorized distributor of Paywiser and the administrator of the eGlobex application and performs first-line acquisition and support to users, including handling customer inquiries and requests, assisting with application usage, gathering relevant information and evidence, and escalating cases to Paywiser when necessary, ensuring a high standard of customer support throughout. Claims and complaints relating to the provision of payment services (e.g. unauthorised transactions, incorrect execution, chargeback) may be submitted to Globex (1st line), which shall be forwarded to Paywiser for further consideration without delay. The user is also always able to contact Paywiser directly.
- 1.1.3. Globex is the User's contractual partner only for the (technical) use of the eGlobex application, for Electronic Money issuance and Payment Services the User's contractual partner is Paywiser.
- 1.1.4. Contact points and urgent notifications  
Globex as the first line of support is available to the User via: (i) e-mail: [info@myeglobex.com](mailto:info@myeglobex.com), (ii) hotline: +33(4)93416435, which is available for reporting loss/theft/misuse of the card within

regular business hours, every Business Day Monday to Friday between 9:00 a.m. and 5:00 p.m CET for general support, (iii) functionality in the Globex application (e.g. card blocking).

## **1.2. About Paywiser, the issuer of the General Terms and Conditions**

- 1.2.1. The issuer of these General Terms and Conditions is PAYWISER družba za izdajo elektronskega denarja in plačilne storitve, d.o.o., Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia, registration number: 8640084000 (hereinafter: "**Paywiser**", **we**", "**us**", "**our**"). Paywiser is a company established in accordance with Slovenian legislation and registered in the Register of Legal Entities of the Republic of Slovenia.
- 1.2.2. We are authorised by the Bank of Slovenia to provide electronic money and payment services as a hybrid electronic money company (licence No. 0.04.5.4-5/2020-70 of 2.11.2021) and are registered in the Register of Electronic Money Companies maintained by the Bank of Slovenia. The register is published on the Bank of Slovenia's website ([www.bsi.si](http://www.bsi.si), <https://www.bsi.si/sl/nadzor-bancnega-sistema/register-subjektov-nadzora/paywiser-druzba-za-izdajo-elektronskega-denarja-in-placilne-storitve-d-o-o>). The authorities responsible for supervision are the Bank of Slovenia, the Office for the Prevention of Money Laundering, the Financial Administration of the Republic of Slovenia, the Market Inspectorate of the Republic of Slovenia and other competent authorities.
- 1.2.3. Our license covers the issuance, distribution and redemption of electronic money and the provision of Payment Services by 1. (activities enabling the deposit of cash into a payment account and all activities necessary for the management of this account), 2. (activities enabling the withdrawal of cash from a payment account and all activities necessary for the management of this account), 3. (activities enabling the execution of payment transactions debited and credited by the payment service provider servicing the payment account or by another payment service provider, including direct debits, payment cards or similar devices and credit payments) and 4. (issuing payment instruments and/or acquiring payment transactions) point 5 of Article 5 of the ZPlaSSIED.
- 1.2.4. We are a member of the international card scheme Mastercard with an active license to issue Mastercard payment cards. We are the issuer of the Paywiser Mastercard in Globex program. Mastercard is a registered trademark, the circle image is a trademark of Mastercard International Incorporated.
- 1.2.5. **The User communicates directly with the Globex distributor in relation to the Globex program.** The User may send all notices which, under these Terms, the User is required to deliver to us, to our distributor, Globex.. However, we are always available to the User via the general e-mail address [info@paywiser.eu](mailto:info@paywiser.eu), and depending on the content of the communication, other email addresses may also be specified in these Terms.

## **1.3. About the General Terms and Conditions**

- 1.3.1. These General Terms and Conditions, together with other relevant additional terms and agreements as set out in these Terms, constitute the Framework Agreement. The Framework Agreement sets out the rights and obligations of the parties and the manner and conditions of use of the Services.
- 1.3.2. By logging in to the Services, the User expressly confirms that he/she knows, understands and agrees with the content of the Framework Agreement, these General Terms and Conditions, the Price List and the Privacy Policy, and that he/she agrees to the implementation of the Remote Identification Procedure, including the implementation of biometric procedures.
- 1.3.3. These Terms regulate the contractual relationship between the User using the Globex program and us in relation to the issuance and redemption of Electronic Money, the opening and maintenance of a Payment Account and other Services related to the Payment Account.
- 1.3.4. These General Terms and Conditions apply to all Service Users..
- 1.3.5. All documents and terms and conditions related to the legal relationship between Paywiser and the User in relation to the Globex program will be available to the User on our website and/or Globex website and/or eGlobex application, unless explicitly stipulated otherwise by this Framework Agreement.

## **1.4. Protection of Users' funds in Globex program**

1.4.1. Users' funds are stored in a special secure account opened with the Partner Bank and are segregated from our own funds. The funds in such an account shall be considered as the property of the Users in relation to any creditors of us. In the event of insolvency proceedings against us, Users have the right to exclude these funds, and in the case of enforcement or execution proceedings against us, they are exempt from enforcement. This ensures a high level of security of the Users' funds.

1.4.2. The partner bank is bank Hranilnica LON d.d., Kranj (Žanova ulica 3, 4000 Kranj, Slovenia, registration number: 5624908000). The funds held by the User with us are included in the Deposit Guarantee Scheme with the said Partner Bank.

## **2. Conclusion of the Framework Agreement and opening of a Payment Account in Globex Program**

- 2.1. The Framework Agreement shall be concluded electronically. The contractual relationship is considered concluded and acquires the character of a contract only when we confirm the acceptance and validity of the User's order for the Services governed by these Terms. This is done by sending a message about the conclusion of the Agreement and the opening of a Payment Account to the User via e-mail or the eGlobex application and may be sent by the Globex distributor. The User expresses his/her will to conclude the contract by accepting the General Terms and Conditions (by ticking the appropriate "checkbox" when placing the order).
- 2.2. Upon receipt of a notification about the opening of a Payment Account, the User is entitled to start using the Services and the Payment Account.
- 2.3. Upon entering into the business relationship, the User shall receive a copy of this Framework Agreement, the Price List, the Fee Information Document, the Glossary and the Privacy Policy, which may be delivered via the eGlobex application or by e-mail...
- 2.4. Before the User can proceed with onboarding and before a Payment Account can be opened, the User must be eligible for and approved for access to and use of the eGlobex application. Globex may refuse or withdraw such approval in accordance with its program/application rules. If approval is refused or withdrawn, the User cannot proceed with onboarding and no Framework Agreement will be concluded and/or no Payment Account will be opened. For the avoidance of doubt, approval to access the eGlobex application and/or the Globex Program does not guarantee that a Framework Agreement will be concluded or that a Payment Account will be opened. Applications may be refused and the relationship may be terminated as set out in these Terms.
- 2.5. Each individual service or product that falls within the scope of our services may also have its own special or additional terms and conditions, which are an integral part of the Framework Agreement. Special or additional terms and conditions may also define our individual services or products that are subject to these General Terms and Conditions, but are offered or provided by third parties (e.g. remote identification).
- 2.6. The User has the right to open one User Account with a unique identification number (User ID) and one Payment Account, unless we expressly approves the opening of additional Payment Accounts.
- 2.7. We shall open a Payment Account for the User on the basis of the concluded Framework Agreement, provided that the following conditions are met beforehand:
  - that the User has validly registered in the Globex program and eGlobex application,
  - that the User has received and familiarized himself/herself with the General Terms and Conditions before concluding the Agreement (the User ticks the appropriate "checkbox", which is considered a declaration of the User's will),
  - that the User has submitted an application for the opening of a Payment Account (has completed an order or the procedure for opening a Payment Account via the eGlobex Application),
  - that the User has successfully created a user account on the eGlobex application. As part of the procedure, the User's e-mail address and mobile number are also verified. The same mobile phone number and the same e-mail address can only be associated with one User Account,
  - that the User has fully completed the onboarding questionnaire and provided all mandatory information,
  - that the User has successfully completed the Remote Identification Procedure, including the implementation of biometric procedures, and has submitted documentation that is reasonably

- satisfactory to us and enables us to identify and verify the User, in accordance with applicable regulations, including the ZPPDFT-2,
- that the User has submitted any other documentation and information requested by us.
- 2.8. We have the right to refuse to register a new User Account and to conclude a Framework Agreement. If permitted in accordance with the applicable regulations, we will inform the User of the reasons for the refusal.
- 2.9. The user confirms that all information provided during registration is correct and up-to-date. If there are any changes in the data provided during the duration of the business relationship, the User is obliged to provide updated data as soon as possible, but no later than 5 (five) business days after the change.
- 2.10. By accepting these General Terms and Conditions, the User declares that he/she is not a sanctioned person, or that he/she is not included in the lists of persons subject to restrictive measures or sanctions:
- a sanctioned person is any natural person who is the target of sanctions or subject to sanctions, including, without limitation, a person who is a national or resident of a country that is included in the list of sanctioned countries;
  - sanctions means any economic, financial, trade or similar restrictions and prohibitions adopted, or imposed by the following organizations or States (and their bodies or agencies): (a) the United Nations; (b) the United States of America; or (c) the European Union or its present or future Member States.
- 2.11. The User undertakes and guarantees throughout the validity of the Framework Agreement:
- that he/she will not, directly or indirectly, use the Payment Account and related services under the Framework Agreement in any way that would result in our violation of restrictive measures and sanctions, including the use of the Payment Account and related services to finance or facilitate the business or transactions of the sanctioned person, or a person associated with him/her, or making those funds available to a sanctioned person or enabling such a person to benefit from those funds;
  - that no sanctioned person will have any right to the funds that will be transferred by the User from/to the Payment Account and that no income or benefit arising from any activity or transaction with the sanctioned person will be used to repay the amounts that the User owes to us within the framework of the concluded contractual relationships.
- 2.12. We do not allow Users residing in countries where there is an increased or high risk of money laundering or terrorist financing to use our Services. The list of high-risk countries which, according to international organisations, do not have adequate legislation, or do not fully implement it, or are associated with other risks that may affect the effectiveness of the fight against money laundering and terrorist financing, is published by the Office for the Prevention of Money Laundering. The list is published at: <http://www.uppd.gov.si/>.
- 2.13. If the KYC Procedure reveals that the holder of the User's mobile phone number, the User's citizenship, or the User's permanent or temporary residence is linked to a country on the list of increased or high risk of money laundering and terrorist financing, we reserve the right to terminate the contract and close the User's Payment Account and refund the amount of the remaining balance on his/her Payment Account. The same applies if the User turns out to be a sanctioned person.
- 2.14. The User undertakes not to violate the regulations in the field of prevention of money laundering and terrorist financing and any applicable sanctions and restrictive measures and to use the Services in accordance with the intended purpose and nature for which the Framework Agreement was concluded.
- 2.15. The User undertakes to provide us with any data, information and documentation necessary to carry out customer due diligence in accordance with the applicable anti-money laundering regulations, as well as any data necessary to help prevent fraud, misuse and abuse, immediately after the request.
- 3. General information about Payment Services**
- 3.1. General**
- 3.1.1. We undertake to provide the Payment Services to the User through the Payment Account in accordance with these Terms, the Agreement and the applicable legislation in force from time to time.

- 3.1.2. Within the framework of the Globex program, we offer Users the Services of opening and maintaining a Payment Account with a Unique Identification Code ("IBAN"), which is used for the execution of Payment Transactions in Euros (EUR), the issuance and use of a Payment Card (physical and/or virtual) and other Services related to the Payment Account.. The User accesses these services and uses them through the eGlobex application.
- 3.1.3. The User is enabled to execute Payment Transactions via a connection to the CENTROlink payment system.
- 3.1.4. The Payment Account is not a Transaction Account and is not registered by us in the Transaction Account Register. The User is obliged to take care of all relevant reporting on the holding of a Payment Account (e.g. registration of the Payment Account with the tax authority, if applicable).
- 3.1.5. The disposal of funds on the Payment Account is unlimited within the limits of the available funds that the User has on his/her Payment Account, except in cases where mandatory regulations or these General Terms and Conditions stipulate otherwise.
- 3.1.6. We maintain a User Account within which we open one or more Payment Accounts for the User.
- 3.1.7. The User may, among other things, use his/her Payment Account to:
- 3.1.7.1. Top-up the Payment Account and accepting transfers: The User may top-up his/her Payment Account by transferring funds from a payment account or transaction account opened with another payment service provider, through card acceptance service (when available) or as a Payment Recipient accepts SEPA transfers from other Payers. The User or the Payer fills in the payment order in favour of the User's Payment Account (with IBAN and BIC).
  - 3.1.7.2. Payment transactions for the purchase of goods or services: A user who has acquired a Payment Card in accordance with the terms of issue may pay for goods and services at any point of sale (including online) that accepts Mastercard debit cards, in accordance with the rules of the card scheme and the terms of use of the Payment Card.
  - 3.1.7.3. Execution of Payment Orders and Transfers: The User may execute Payment Transactions through Payment Orders as described in Section 4 (Payment Order) of these Terms (e.g. (i) Instant Payments, (ii) SEPA Credit Transfers).
  - 3.1.7.4. Internal transfers within our system in the Globex program.
  - 3.1.7.5. Redemption of Funds: The User may redeem funds from their Payment Account at any time in accordance with these Terms by:
    - withdrawing cash at an ATM with a Payment Card.
    - transferring funds to another payment or Transaction account, so that the User fills in the Payment Order through the eGlobex application.

### **3.2. Payment instrument: Payment Card in the Globex program**

- 3.2.1. When opening a Payment Account within the Globex program, the User can also order and obtain a Payment Card (physical and/or virtual). The Payment Card is ordered via the eGlobex application. Additional terms and conditions apply to the service of issuing and using the Payment Card. When the User orders a Card, the provisions of these General Terms and Conditions, which govern the use of the Payment Card, also become valid for him/her.
- 3.2.2. The User's Card is linked to the User's Payment Account. It is a debit payment card. By using the Card, the User uses the available funds on his/her Payment Account. The available balance on the User's Payment Account is reduced by the total amount of each card transaction performed, to which are added the prescribed taxes and Fees and other costs, including any additional costs of using the ATM, pursuant to our fees and limits table. If the total amount charged exceeds the available balance, the User may not use the Card.
- 3.2.3. The Card is our property and is in the name of the User. It is not transferable and may be used exclusively by the User.
- 3.2.4. The User does not have independent rights in relation to the Mastercard card scheme, and any claims related to the Card are asserted against us in accordance with these General Terms and Conditions.
- 3.2.5. A Card is a payment instrument that the holder uses in business. The User may use the Card to initiate a payment order for the transfer of funds to the Payee. The User can use the Card at all

- merchants that accept payments with Mastercard cards. It can also be used to withdraw cash at ATMs in Slovenia or abroad (which may incur additional costs).
- 3.2.6. The physical image of the Card ordered by the User within the Globex program also bears the Globex brand sign as a distributor.
  - 3.2.7. After successfully completing the KYC procedure, we issue a virtual card, which is immediately available to the User in the eGlobex application after prior activation.
  - 3.2.8. The physical card is activated by the User upon receipt; in order to activate contactless payment on a physical card, the User must make a transaction at a point of sale or ATM by entering a PIN.
  - 3.2.9. The user is obliged to check at least once a day that he/she has the Card with him/her - in direct possession.
  - 3.2.10. The PIN for the Card is a personal security element and the User may not disclose it to anyone. We or Globex will never ask for a PIN from the User and will not disclose it to third parties. The PIN can be changed by the User in the eGlobex application and/or at ATMs that allow it. When changing the PIN number, we recommend that the User does not choose a PIN number that is easy to guess, such as numbers that are associated with the User (e.g. phone number, date of birth, etc.) or are part of the data printed on the Card or are identical to the User's previous PIN number.
  - 3.2.11. Each transaction must be personally approved by the User. We will treat transactions as approved by the User: (i) if the User's Card touches the contactless POS terminal and is accepted by the User, or if (ii) the User signs the purchase confirmation; or (iii) when the User's Card PIN number or other personal security code of the User is used; or (iv) if the User enters the data from their Card in accordance with the instructions on the payment pages of the merchant's website or mobile application. As a rule, the cancellation of a card transaction after authorisation is not possible, unless mandatory regulations provide otherwise.
  - 3.2.12. We will receive the User's approval of the transaction in the following way: (i) for purchases online and at physical points of sale at the moment when we receive the relevant instructions from the merchant acquirer, and (ii) for ATM transactions at the moment when it receives the instructions entered at the ATM from the ATM operator.
  - 3.2.13. The Card may not be used as an identification document.
  - 3.2.14. For certain merchants (e.g. hotels, rent-a-car), the merchant may request a temporary reservation of funds (pre-authorisation). The User will only be charged for the final amount, and the reserved funds may be temporarily unavailable until the final merchant request is received or the reservation is released.
  - 3.2.15. The Card can also be used for transactions in currencies other than the euro ("foreign currency transactions"). The User settles all liabilities arising from the transaction with the card in EUR, whereby the amount of the card transaction in the foreign currency is converted into EUR on the day of processing the transaction in the card scheme. The date of authorization and the date of processing of the transaction may vary, so the exchange rate used may also vary.
  - 3.2.16. The exchange rate for conversion into EUR is determined by the Mastercard card scheme. Where there is a direct exchange rate between the currency of the transaction and the EUR in the Mastercard Scheme, that exchange rate shall be used on the day the transaction is processed by the Mastercard Scheme.
  - 3.2.17. In the absence of a direct exchange rate between the currency of the transaction and the EUR in the Mastercard scheme, the conversion shall be carried out in accordance with the rules of the card scheme (as a rule, via the intermediate currency), using the exchange rate set by the Mastercard scheme on the day the transaction is processed.
  - 3.2.18. The exchange rate may fluctuate (even within the same day). The user can check the used exchange rate in the transaction history in the eGlobex application. The rates of the card schemes may differ from the ECB's reference rate.
  - 3.2.19. For transactions in foreign currencies, currency conversion fees may be charged, which include (i) any surcharge specified in the Price List and/or (ii) third-party fees. If the User chooses conversion or conversion at a merchant or ATM operator when making a transaction at a point of sale or ATM, the exchange rate and possible conversion costs are usually determined by the

conversion provider (merchant/ATM operator) or a third party provider, the same applies if the User chooses conversion from a third party provider (e.g. PayPal) when making an online payment. In such a case, the User has the option of choosing to pay in the recipient's currency (without conversion), and the conversion is then carried out by Paywiser or the Mastercard scheme.

3.2.20. We express the total currency conversion costs when we provide the conversion (i.e. when the User does not choose to convert with a third party) as a percentage markup in relation to the latest available euro reference exchange rate published by the ECB and discloses this markup to the payer before initiating the payment transaction in a neutral and understandable manner.

3.2.21. We shall ensure that the said mark-up is publicly available in an understandable and easily accessible manner on a generally accessible electronic platform (e.g. our website, eGlobex application). The exchange rates are available to the User at the following links:

ECB Euro foreign exchange reference rates (europa.eu)  
[https://www.ecb.europa.eu/stats/policy\\_and\\_exchange\\_rates/euro\\_reference\\_exchange\\_rates/html/index.sl.html](https://www.ecb.europa.eu/stats/policy_and_exchange_rates/euro_reference_exchange_rates/html/index.sl.html),

Mastercard exchange rate: <https://www.mastercard.com/si/sl/personal/get-support/currency-exchange-rate-converter.html>

After processing the transaction with currency conversion, we will also provide the User with information about the markup on a durable medium.

We notify the User with information about the surcharge without undue delay after receiving a payment order for cash withdrawal or payment at the point of sale in a currency different from the currency of the account. Such a message may be provided once a month for transactions in the same currency. The agreed communication channel for these messages is the eGlobex application and/or other electronic notification (e.g. push message), and the User is allowed to unsubscribe from receiving these messages.

The information referred to in this Article shall be provided to the User free of charge.

3.2.22. The Card can also be used in cases where it is not possible to obtain confirmation in real time, but the User has an appropriate available balance for the transaction. This can happen in the case of transactions on trains, ships, planes, toll stations, etc. For such transactions, the User, regardless of their reason, is responsible and obliged to pay us immediately and without a special reminder the amount exceeding the available balance of his Card.

3.2.23. The expiry date of the card is indicated on the card and/or in the eGlobex application. Once the card has expired, it can no longer be used. We may issue a replacement card to the User before the expiry of the validity; costs may be charged for replacement in accordance with the Price List.

3.2.24. In the event of loss, theft or suspicion of misuse, the User must immediately block the card in the eGlobex application and notify Globex (1st line) or us at the agreed contacts. If the User states that it is a theft, he/she must report the incident to the police and submit a confirmation of the report upon request. In the event of repeated loss/theft/misuse, we may refuse to reissue the card or restrict the operation of the card.

3.2.25. In the event of the death of the User, the Payment Card shall cease to be valid on the day on which we are notified of the death of the Card User. The expiry of the card itself does not affect the obligation of the User or his/her heirs to pay the obligations arising from the use of the card until the date of expiry of the card.

3.2.26. When using the Card, the User must act carefully. It must comply with all the provisions of these General Terms and Conditions. He/she must also protect his/her Card in order to prevent the loss, theft or other unjustified confiscation or misuse of the card as much as possible, and thus the occurrence of possible material damage. The Card may only be used by the User personally and may not lend it to anyone or enable its use by third parties. When the User pays with a card, he/she must control the entire process at all times and must not let the card out of his field of vision. At the point of sale, the card is inserted or pulled or brought closer to the POS terminal only once. Otherwise, the User should request the point of sale to hand over a certificate of authorization for each unsuccessful authorization.

3.2.27. Before entering the PIN number or signing the purchase confirmation, the User should always check the amount printed or displayed and whether it corresponds to the amount he/she wants

to approve. When entering the PIN number, the User should always pay attention to the surroundings and cover the dial with the other hand or a suitable object. The User should make sure that he/she stands alone in front of the ATM machine and that no one is looking over his shoulder. Also, the User should not ask passers-by for help if he/she does not understand the ATM machine or does not know how to use it.

- 3.2.28. The User should make online purchases with the card only on secure websites (appropriate tag in the browser) and with reliable and verified providers of goods and services. The User should always check whether there may be any public notices about online scams in the media or on social networks. To access online points of sale, the User should only use devices that are protected against intrusion and malware with appropriate technical and software protection. The data recorded on the Card (name and surname of the holder, card number "PAN", expiry date, CVC code) are the security mechanisms of the card and may not be passed on to anyone, except when entering at the online point of sale.
- 3.2.29. The User is responsible for the safe storage and use of their Card.
- 3.2.30. It is prohibited to: (i) allow another person to use the User's Card or its data; or (ii) write down your PIN number or security information in a way that would allow third parties to misuse the User's Card; or (iii) disclose your PIN number or other security information or make it available to third parties; (iv) enter a PIN number in an ATM that does not look genuine, is tampered with, has suspicious devices installed or operates suspiciously; or (v) allow another person to take the User's Card out of the User's field of vision; or (vi) enter your PIN number in an ATM or POS terminal for others to see; or (vii) leave the Card with other items in the car, in a public locker room, in a hotel room safe, or the like; or (viii) use the Card for any illegal purposes, including payment for goods or services prohibited by the country in which the User uses the Card.
- 3.2.31. The User must regularly monitor the available status and transaction history through the eGlobex application in order to determine any unauthorized use of the Card and to verify the existence of unknown transactions.

### **3.3. eGlobex application**

- 3.3.1. Access to and management of the Payment Account is possible through the eGlobex application.
- 3.3.2. The User is obliged to use the eGlobex Application in accordance with these Terms and Conditions, the Price List and all other instructions and documents that are publicly published and available on our and/or Globex Website and in accordance with the applicable regulations. The User is obliged to use the Services in a manner that is consistent with the purpose for which we provide the Services.
- 3.3.3. The eGlobex application is available for mobile devices with iOS and Android and other operating systems when available. Access to the eGlobex application is protected by Strong Customer Authentication (SCA) in accordance with regulatory requirements. The User is obliged to protect the access data to the eGlobex application and to immediately notify us and/or Globex if they suspect that unauthorized access has occurred. Contact details for registration are provided in these General Terms and Conditions.
- 3.3.4. The User can perform various types of Payment Transactions through the eGlobex application.
- 3.3.5. The User can use the following functionalities through the eGlobex application, where they are enabled within the Globex program:
- access to the Payment Account and insight into the available balance;
  - access to data on Payment Transactions (transaction history, amounts, dates, fees and commissions and the exchange rate used, if applicable) and storage/export of information on a durable medium;
  - ordering internal transfers between Users within our system in Globex program;
  - initiating SEPA credit transfers (including instant SEPA payments) and other transfers in accordance with these Terms;
  - replenishing the Payment Account using permitted methods (e.g. SEPA inflows and/or other replenishment methods, if enabled);

- Card management: access to card data, temporary blocking/unblocking of the card, review of card transactions and other security measures;
- manage personal security features and security settings (e.g. change password, strong authentication, obtain/view PIN where enabled);
- submitting claims and communicating with Globex (1st line) support, in particular in relation to card loss/theft/misuse or suspected unauthorised transactions;
- filing claims in relation to card payment disputes (e.g. claims/chargebacks) in accordance with the rules of the card scheme and these Terms, where possible.

#### **4. Payment Order**

##### **4.1. Approval and consent to initiate a Payment Order or execute a Payment Transaction**

- 4.1.1. We will execute a Payment Transaction if the User (Payer) has approved the Payment Transaction by giving Consent to its execution.
- 4.1.2. A Payment Transaction is considered to be approved by the User only if the User gives consent to the execution of the Payment Transaction in the eGlobex application and our system. The User can give an order and consent to a payment transaction only through the eGlobex application.
- 4.1.3. It is presumed that the User has given consent by submitting an electronic Payment Order to the eGlobex application powered by the our system using identity verification data (login data in the eGlobex application assigned to the User and using Strong Customer Authentication). The consent may also be expressed in a different way, which is appropriate for the individual service and agreed between the User and us.
- 4.1.4. The User's consent must be submitted prior to the execution of the Payment Transaction.

##### **4.2. Cancellation of the Payment Order**

- 4.2.1. The User may cancel the Payment Order at any time by withdrawing consent to the execution of the Payment Transaction or a set of payment transactions. Any Payment Transaction executed after the withdrawal of consent is considered unauthorized.
- 4.2.2. The User may withdraw their consent by cancelling the Payment Order.
- 4.2.3. Notwithstanding the foregoing, the User may not withdraw consent to the execution of the Payment Transaction after the Payment Order for the execution of the Payment Transaction has become irrevocable.

##### **4.3. Irrevocability of Payment Orders**

- 4.3.1. The User may not cancel the Payment Order after it has been received by us, except in the cases provided for in these General Terms and Conditions.
- 4.3.2. If a Payment Transaction is initiated by a payment initiation service provider, the Payee or the Payer through the Payee, the Payer may not cancel the Payment Order after having given consent to the Payment Initiation Service Provider to initiate the Payment Transaction or after having given consent to execute the Payment Transaction in favour of the Payee. Except in the case where the Payment Transaction is initiated by the Payee by direct debit, the Payer may cancel the Payment Order initiated by the Payee by the end of the business day before the agreed day of debiting the Payer's account.
- 4.3.3. If the Payment Order specifies a future execution date, the Payer may cancel the Payment Order no later than the end of the business day prior to the day agreed as the start of the execution of the Payment Order.
- 4.3.4. After the expiration of the deadlines specified in this section, the Payment Order may be cancelled only if the User and we so agree. If the Payment Transaction is initiated by the Payee or the Payer through the Payee, the Payee must also agree to the cancellation of the Payment Order after the expiry of the deadline.

##### **4.4. Procedure for executing a Payment Transaction via a Payment Order**

- 4.4.1. We shall process the Payment Orders submitted by the User without undue delay.
- 4.4.2. Funds from the User's Payment Account are not debited until we receive the Payment Order.
- 4.4.3. We execute the Payment Transaction if the following conditions are met:
  - that we receive the Payment Order and that sufficient funds, including all applicable Fees, are provided for it and for its execution,
  - that the Payment Order has all the required information,

- that there are no legal impediments to the execution of the Payment Order.
- 4.4.4. If all the conditions from the previous paragraph are met, we will immediately transfer funds or, if the conditions are not met, reject the transaction.
- 4.4.5. The User can submit a Payment Order in the eGlobex application powered by our system.
- 4.4.6. We shall be deemed to have received a Payment Order when the Payment Order has successfully arrived in our system.
- 4.4.7. We shall be deemed to have executed the Payment Order when:
- the balance on the User's Payment Account is reduced and at the same time the coverage on the recipient's account is increased, if the Payee's account is with us,
  - the balance on the User's Payment Account has been reduced, the Payment Order has been forwarded and the coverage for the crediting of the Recipient's Account to the recipient's or intermediary's payment service provider has been reduced,
  - the Payment Order and the coverage of the payer's payment service provider for the approval of the User's Payment Account is received.

#### **4.5. Moment of receipt of the Payment Order**

- 4.5.1. We are scheduled to accept Payment Orders every Business Day by 3:30 p.m. CET. If we receive a Payment Order on a day that is not specified as a Business Day or has received a Payment Order after 3:30 p.m. CET, the Payment Order shall be deemed to have been received on the next Business Day.
- 4.5.2. If the User and we agree that the execution of the Payment Order shall commence on a specific day or at the end of a specified period or on the day on which the Payer makes the funds available to us, the time of receipt of the Payment Order shall be deemed to be the agreed day. If the agreed day is not a Business Day, the Payment Order shall be deemed to have been received on the next Business Day.
- 4.5.3. Funds are not debited/credited to the User's Payment Account until we receive the Payment Order.
- 4.5.4. Payment orders within our system are executed immediately.
- 4.5.5. Notwithstanding the foregoing provisions of clause 4.5, in the case of an Instant Payment Order, such Payment Order shall be deemed to have been received on the same business day (24/7) and shall be executed in accordance with the payment schedule (in this case, immediately). Instant payments are made within 10 seconds on the day of receipt of the Payment Order in the case of domestic and cross-border payments in EUR.

#### **4.6. Unique identifier**

- 4.6.1. We will process and be responsible for the execution of Payment Transactions from the User's Payment Account solely on the basis of the BIC code of the Payee's payment service provider and the Payee's Unique Account Number Identifier (IBAN), which will be received from the User as part of the User's Payment Order.
- 4.6.2. If the Payee is identified in the Payment Order by a Unique Identifier, the Payment Order shall be deemed to have been executed correctly in respect of the Payee if it has been executed to the Payee in accordance with the Unique Identifier.
- 4.6.3. If the User submits an incorrect Unique Identifier, we shall not be liable to the User for non-execution or incorrect execution of the Payment Transaction in accordance with these Terms. The fees paid by the User for the execution of the Payment Order are not refunded in this case.
- 4.6.4. If the User submits other data in addition to the Unique Identifier or other data that may be required by us for the execution of the Payment Order, we are only responsible for the execution of the Payment Transaction in accordance with the Unique Identifier provided by the User.
- 4.6.5. The User is responsible for the accuracy and completeness of the information on the Payment Order.
- 4.6.6. The User is obliged to enter the information on the purpose of payment on the Payment Order and, in relevant cases (e.g. payment of the bill for the supply of electricity), also the correct code of the purpose of payment, which constitutes additional identification of the payment and which enables the Payee and its payment service provider to more easily identify the payment and correctly direct it to the account. We shall not be liable for improper handling of the Payment

Transaction if the Payer states on the Payment Order the code of the purpose of the Payment Transaction that is not consistent with the actual purpose of the Payment Transaction.

4.6.7. If we have executed a Payment Transaction in accordance with an incorrect Unique Identifier provided by the User, we will make reasonable efforts to recover the amount of the executed Payment Transaction. If the collection of funds is not possible, we shall inform the User, upon written request, of all information available to us that is important to the User, so that the latter can initiate legal proceedings for the recovery of funds.

#### **4.7. Deadlines for the execution of the Payment Transaction**

4.7.1. In the case of a Domestic Payment Transaction, the amount of the Payment Transaction will be credited to the account of the recipient's payment service provider on the same day when we received the User's (Payer's) Payment Order in accordance with these Terms.

4.7.2. In the case of a Cross-border Payment Transaction, the amount of the Payment Transaction will be credited to the account of the recipient's payment service provider no later than the end of the next Business Day following the day on which we received the User's (Payer's) Payment Order in accordance with these Terms.

4.7.3. The debit value date of the User's (Payer's) Payment Account in connection with the execution of the Payment Transaction is the same or later than the date when the Payment Account is debited for the amount of the Payment Transaction..

4.7.4. We forward the Payment Order initiated by the User as the Payee or the payer through the User to the Payer's payment service provider so that the Payment Transaction can be executed on the agreed date.

4.7.5. We shall enable the User as the Payment Recipient to dispose of the funds received on his/her Payment Account as soon as the amount of the Payment Transaction for the Payee is credited to the Payment Account and when we receive all the information necessary for the crediting of the Payee's Payment Account. If the day on which the funds are credited to the Payment Account is not a Business Day, we shall be deemed to have received the funds for the User as the Payee on the first following Business Day.

In the case of an Instant Payment Order, we shall be deemed to have received the funds for the User as the Payee on the same day.

4.7.6. The value date of crediting the User's (Payee's) Payment Account in connection with the execution of the Payment Transaction is at the latest the Business Day when the Payment Transaction funds are credited to our account.

4.7.7. When the Payment Recipient initiates or is initiated through the Payment Transaction as part of a card payment transaction and its exact amount is not known at the moment when the User as the Payer gives consent to the execution of the Payment Transaction, we may block the funds on the User's Payment Account only if the User has given consent to the exact amount of funds to be blocked. When we receive information about the exact amount of the Payment Transaction, and no later than immediately after receiving the Payment Order, it shall immediately release the funds blocked on the User's Payment Account.

#### **4.8. Rejection of the Payment Order**

4.8.1. We may refuse to execute a Payment Order if all the conditions for the execution of a Payment Order as set out in these General Terms and Conditions are not met, or if it detects a suspicion of abuse, fraud or other unusual transactions and/or their authenticity cannot be immediately verified and confirmed.

4.8.2. We shall notify the User of the refusal to execute a Payment Order or to initiate a Payment Transaction (and only at the User's specific request of the reasons for the refusal and the procedure for rectifying the errors that were the cause of the refusal), unless prohibited by other regulations.

4.8.3. We shall forward or make available to the User the notification referred to in the previous paragraph at the earliest opportunity, and no later than within the deadlines set for the execution of the Payment Order, as specified in the previous section 4.7. Deadlines for the execution of the Payment Transaction.

4.8.4. If we reject a Payment Order in accordance with this Section, it shall be deemed not to have received the Payment Order.

#### **4.9. Instant Payments**

4.9.1. We execute all received payment orders for SEPA credit transfers as immediate payment, except in cases where this would not be possible.

4.9.2. The time of receipt of a Payment Order for Instant Payment is the moment when we receive the Payment Order, regardless of the time or calendar day.

Upon receipt of the Payment Order, we verify that all the necessary conditions for processing the payment are met and that the necessary funds are available, and reserves the amount of the payment on the Payment Account from which the payment is made or debited for this amount, and immediately sends the payment to the payment provider of the payee. In exceptional cases, we reserve the right to temporarily withhold the payment in order to protect the Payment Account User/Payer from possible fraud and to carry out additional verification of the payment when it deems it necessary. In the event of an additional payment verification procedure, the Payer will be informed about this and the further payment procedure.

We shall inform the Payer, free of charge, upon receipt of confirmation of successful payment from the payee's bank that the amount of the payment has been made available to the payee. If we do not receive a message from the payee's bank within 10 seconds confirming that the payment amount is made available to the payee, it shall restore the situation as it would have been if the payment had not been made, unless it reserves the right to hold the reserved funds in the Payer's account until the final information on the status of the transaction is obtained.

4.9.3. Within ten (10) seconds after providing all the required information for the execution of the immediate payment, the payer will receive information about the payment made, in the form of one of the following notifications:

- The amount of the payment is made available to the payee, which means that the funds are available in the payee's payment account.
- Payment was denied.
- The final status of the instant payment is currently (yet) unknown, which means that we have not yet received feedback on the status of the payment by the payee's bank within ten (10) seconds. In the event that we, in our role as the Payer's payment service provider, do not receive a message from the Payer's bank about the execution/rejection of the transaction within ten (10) seconds, we reserve the right to hold the reserved funds on the Payer's Payment Account until the final information on the status of the transaction is obtained.

#### **4.10. Verify your Payee**

4.10.1. The payee verification service (hereinafter: the VoP service) means checking or determining the match of the IBAN account of the payee with the name and surname (natural person) or title (legal entity) of the payee and is free of charge.

4.10.2. The VoP service is: (i) performed prior to the authorization (confirmation) of the payment by the payer, (ii) performed for all SEPA credit payments, i.e. instant and other SEPA credit payments. However, it is not carried out for international payments (i.e. payments with third countries outside the SEPA area), (iii) it will be carried out through the channels used to initiate credit payments, namely: the eGlobex application.

4.10.3. The result or notification regarding the matching of the IBAN with the name and surname (natural person) or title (legal entity) of the payee, which the payer receives after the execution of the VoP service and before the payment is made, may be: (i) the verification of the payee matches, (ii) the verification of the payee partially matches, (iii) the verification of the payee does not match, (iv) the verification of the payee is not possible.

4.10.4. In the event that the VoP service is not available at a given time, we will notify the payer thereof. On the basis of the received notification, the payer may decide whether to proceed with the payment or not. Regardless of the notification received (mentioned above), the payer may decide to continue/confirm the request for payment or reject it. In the event that the payer decides to continue or confirm the request for payment despite the result of the mismatch or partial match, the payer bears the consequences of such a decision, as funds may be transferred to a payment

account whose holder is not the recipient of the payment indicated by the payer. In such a case, we do not assume any responsibility for any damage incurred by the payer.

## **5. Issuance and Redemption of Electronic Money**

- 5.1. With the Framework Agreement in question, the Contracting Parties agree that we will issue Electronic Money to the User in the nominal value of the received funds.
- 5.2. The money held in the User's Payment Account is considered to be Electronic Money issued by us after the successful transfer of money to the User's Payment Account opened with us.
- 5.3. The User is informed and agrees that the Electronic Money on the User's Payment Account does not bear interest in the period from issue to consumption and that we do not provide the User with any other benefits related to the time period in which the User keeps the Electronic Money with us.
- 5.4. The User may at any time request that we partially or fully redeem the equivalent of the issued Electronic Money held in the User's Payment Account. We reserve the right to request identification documentation in order to ensure redemption is performed in strict accordance with applicable law.
- 5.5. No special conditions shall apply to the redemption of Electronic Money that would differ from the standard terms and conditions for Payment Transactions from the User's Payment Account. The User may redeem Electronic Money by submitting a redemption request:
  - 5.5.1. by filling in the Payment Order through the eGlobex application and ordering the execution of the Payment Transaction for the transfer of funds to another payment or Transaction account specified by the User.
  - 5.5.2. by ordering and performing cash withdrawals at an ATM with a Payment Card.
- 5.6. We will charge the User a Fee for the redemption of funds, as defined in the Price List applicable at any time. The Fees must be proportionate and in accordance with the actual costs incurred by us due to the User's request to redeem funds. We will charge the User a Fee only if the redemption of funds is required before the termination of the Framework Agreement or if the redemption of funds is required more than one year after the termination of the Agreement.
- 5.7. If the redemption of funds is requested before the expiry of the Agreement, the User may request that the equivalent of the issued Electronic Money be paid in part or in full. The amount of redeemed Electronic Money is selected by the User.
- 5.8. If the User requests the redemption of the Electronic Money at the expiry of this Agreement or within 1 (one) year after the expiry of the Agreement, the full equivalent of the held Electronic Money shall be paid. We shall transfer the User's funds to the User's Transaction Account or another payment account specified by the User.
- 5.9. If the User requests the redemption of Electronic Money after the termination of the Framework Agreement, we shall make the withdrawal upon receipt of all data and documentation necessary for the execution of the withdrawal in accordance with the applicable legislation. We will handle the request without undue delay.

## **6. Fees**

- 6.1. We will charge Fees for the standard Payment Services provided and Services related to the Payment Account in accordance with these Terms and Conditions and as specified in the Price List and debit the User's Payment Account for the amount thus obtained, with which the User expressly agrees and authorizes us. The User is obliged to ensure that there will be a sufficient amount of funds on the Payment Account upon maturity of the obligations referred to in this Article.
- 6.2. The User is also obliged to pay Globex the Fees for the use of the eGlobex application.
- 6.3. The Price List is an integral part of these Terms and Conditions and is available on the our/Globex website or the eGlobex application. A Glossary of Standardised Terms and Definitions and a Fee Information Document are also available to the User on these channels.
- 6.4. We charge the User individual fees for non-standard services that are not defined in these Terms and/or in the Price List and informs the User thereof before the User starts using such services.
- 6.5. Unless otherwise stated, the Fees are expressed in euros (EUR).
- 6.6. When we are not able to deduct the Fee from the balance on the User's Payment Account, we will issue a separate invoice for the amount due. Invoices are paid within 10 (ten) days from the date of issuance of the invoice. In the event of late payments, we reserve the right to charge statutory default interest and/or terminate the contract with immediate effect by giving written notice to the User. Upon sending

a reminder before withdrawing from the contract, we shall also charge the User for the costs of managing overdue unpaid receivables. Fees are charged in accordance with the Price List and this Agreement.

- 6.7. If, during the execution of a Payment Transaction, there are insufficient funds on the User's Payment Account to execute the Payment Transaction and pay the Fee, we have the right to refuse and not execute this Payment Transaction.
- 6.8. We will submit to the User by the 31<sup>st</sup> of March of each calendar year a document in PDF format of all Fees related to the User's Payment Account free of charge in the eGlobex application and/or via e-mail. In the event of termination of this Agreement, such statement of Fees shall be prepared for the period from the beginning of the calendar year to the date of termination of the Agreement.
- 6.9. We do not charge value added tax to the User for the Services under this Agreement, as the Services in question are exempt from the Value Added Tax Act.
- 6.10. Globex charges fees for its Globex program that are subject to VAT pursuant to applicable regulations except payment related fees which are VAT exempted.
- 6.11. The User agrees that Globex, as our distributor, may collect from the User on our behalf any Fees payable under these Terms and the Price List. Any payment of such Fees to Globex shall be deemed payment to us and shall discharge the User's obligation to pay the relevant Fees to us to the extent of the amount paid.
- 6.12. We will charge the Fees set out in the Price List (including, where applicable, the Monthly Account Fee and the Inactivity Fee) and any other fees described in this Agreement, even if the User's Payment Account is an Inactive Account or a Card has expired.
- 6.13. If the Payment Account becomes an Inactive Account, the Fees will be deducted from the Available Balance until the earliest of: (i) the User executes a Payment Transaction, (ii) the User redeems the Available Balance, (iii) the Payment Account is closed, or (iv) the Available Balance is reduced to zero. We will notify the User before we apply the first Inactivity Fee.

## **7. Mode, language and means of communication**

- 7.1. As a rule, the User receives all written notices and other documentation via the eGlobex application and/or e-mail.
- 7.2. As a rule, e-mail, our/ Globex website and the eGlobex application are used to communicate with the User. The User needs a modern device (computer, tablet or smartphone) with access to an Internet browser and an Internet connection and an e-mail address. The User must have an up-to-date browser installed on the device.
- 7.3. Communication using e-mail is possible when using the e-mail address provided by the User in the eGlobex application and registered in our system during registration, and to the e-mail addresses specified on the our/GlobexWebsite and these General Terms and Conditions. The e-mail is deemed to have been properly delivered on the next Business Day.
- 7.4. Information may also be provided to the User by publishing it on the Globex/our Websites (e.g. information on security risks). Publicly published data shall be deemed to have been duly communicated to the User on the date of publication of such information, except in cases of mandatory requirements of the relevant legislation and/or other cases in which Paywiser is obliged to notify the User in person.
- 7.5. In the case of using other methods and means of communication, the contact information provided by the User shall be used (e.g. in the case of communication by post, letters shall be delivered to the User's address, in the case of communication by telephone/text message, the User's telephone number shall be used).
- 7.6. The User is responsible for the correctness and appropriateness of the e-mail address provided and bears all risks in the event of providing an incorrect e-mail address, including possible misuse of the e-mail address and consequent incorrect delivery of documentation. The same applies to other forwarded contacts.
- 7.7. No later than five (5) days from the date of the change, the User must notify us of any changes to personal and other data and information relating to the Payment Account that were provided to us during the process of opening a Payment Account or later during this contractual relationship. We are not liable for damages resulting from non-compliance with the obligation to communicate changes.

- 7.8. The parties must immediately inform each other of any circumstances that may be relevant to the proper performance of the business relationship. The User is also obliged to provide additional information and documents to us upon request.
- 7.9. Where the User is obliged to deliver certain documents to us in accordance with these Terms, he/she agrees that we have the right to require the User to provide original documents or copies of such documents certified by a notary public or other competent person, or certified by a specific country.
- 7.10. If the User has any questions regarding these General Terms and Conditions or in case of a complaint, they may contact Globex via the e-mail address [info@myeglobex.com](mailto:info@myeglobex.com). We may be contacted via the e-mail address at [info@paywiser.eu](mailto:info@paywiser.eu) or, in the case of a complaint, via the e-mail address at [complaints@paywiser.eu](mailto:complaints@paywiser.eu). Globex in collaboration with us will try to resolve all questions and possible problems that Users have regarding their Payment Accounts and Services. Both Globex and we will respond to the questions as soon as possible, but no later than 8 (eight) business days after receiving the User's message. We will notify the User in the event of exceptional circumstances, when the resolution of the User's problems may take up to thirty-five (35) business days.
- 7.11. The English language shall be used for the General Terms and Conditions, the Framework Agreement, the business relationship and the communication between Globex/us and the User, unless otherwise agreed between Globex/us and the User.
- 7.12. We may provide the User with translations of these Terms into other languages (e.g., French). If there is any conflict, inconsistency, or discrepancy between any translated version and the English version of these General Terms and Conditions, the English version shall prevail.
- 7.13. The User is informed and agrees that the eGlobex Application, the KYC Procedure and the Remote Identification Procedure are mainly available in English. By ordering the Services, the User expressly confirms that he/she understands the English language and that he/she agrees to its use. Otherwise, the contractual relationship between the User and us cannot be concluded.
- 7.14. The User may at any time during the term of this Agreement request that we provide the User with these General Terms and Conditions, the Framework Agreement, the Price List, the Privacy Policy and other documentation that is an integral part of the Agreement free of charge during the term of this Agreement. The General Terms and Conditions are always published on our/ Globex Website.
- 7.15. All data and messages sent or stored in electronic form in the context of electronic commerce have the same validity and evidentiary value as data and messages sent and stored in traditional written form. All legal transactions concluded in the context of electronic commerce in electronic form are equivalent to those concluded in traditional written form.
- 7.16. We and the User agree that in the context of electronic commerce, documents may be signed with electronic signatures or concluded by confirmation by an implicit act (e.g. "click"). The User and we agree and will confirm in the event of a dispute that all types of electronic signatures or confirmations by implicit actions have the same validity and evidentiary value as a handwritten signature.
- 8. Authentication, security and other measures relating to the execution of Payment Transactions**
- 8.1. GlobexWe perform Strong Customer Authentication when the User accesses his/her Payment Account, initiates an electronic Payment Transaction or performs any activity through a remote channel that may pose a risk of payment fraud or fraud or other abuse.
- 8.2. If the authentication data for identity verification is entered incorrectly three times, we have the right to block access to the Payment Account with the specified authentication data. Before the blockade is implemented, the User will be notified. In the event that the User's Payment Account is blocked due to incorrectly entered identity verification data, the User will be able to request new identity verification data and log in to their Payment Account again after successfully performing certain activities of the KYC Procedure.
- 8.3. In order to use the eGlobex application, through which the User accesses the Payment Account, the User must have an appropriate mobile device (smartphone) with Internet access, a supported and updated operating system installed, and software that enables the application to operate in accordance with Globex's/our security requirements.
- 8.3.1. The eGlobex application must be obtained and installed from an official and secure distribution source specified by Globex/us. The User is responsible for ensuring that the device is adequately

protected and that unauthorized or modified software solutions (e.g. rooted or jailbroken devices) are not installed or used on it.

- 8.3.2. To access and use the eGlobex application, a valid e-mail address (which is usually a username), a mobile phone number, a username and a password are required. The password is determined by the User himself/herself, we/Globex do not have access to the password and will never ask for it from the User.
- 8.3.3. In order to use the services, the User must complete the Strong Customer Authentication (SCA) procedure, which may include the use of device security mechanisms (e.g. PIN, biometric protection), linking the User Payment Account to the device and using an authentication application or a comparable solution specified by us.
- 8.3.4. Globex/we do not guarantee the smooth operation of the eGlobex application on all devices or operating systems and reserves the right to change technical requirements, security mechanisms or supported technologies when necessary for security, compliance or technological developments.
- 8.4. The User is responsible for the security of the devices used to log into the eGlobex application and our system and must not leave them unattended, either in public places or otherwise accessible to third parties.
- 8.5. It is recommended to keep your software, applications, antiviruses, browsers and other programs up to date, to use an antivirus program with a focus on Internet security, and to use supported and legitimate software or operating systems. The User is recommended to protect the devices with passwords that are complex (uppercase and lowercase letters, numbers and special characters) that are different from each other and longer than twelve (12) digits, and at least four (4) digit PIN codes, facial recognition or other security instruments.
- 8.6. It is not recommended to click on unknown links, open unknown documents, install software or applications from unknown and unreliable sources, or visit dangerous websites. Globex/we will always use a secure version of HTTP on its websites, that is, HTTPS.
- 8.7. It is recommended that the User handle the received e-mails with caution, even if Globex/we are listed as the sender. Malicious e-mail and its attachments may damage devices or endanger the security of the User and Payment Account due to the possibility of hacking, unauthorized access and viruses.
- 8.8. As soon as the User becomes aware of the loss, theft, misuse or fraudulent use of the Payment Account, instrument or device used to access our system or the eGlobex application, the User must immediately notify Globex or us or any other person designated by the latter. The notification shall be sent to Globex in accordance with the provisions of Article 1.1. (Globex program) of these Terms and/or us by sending an email to [frauds@paywiser.eu](mailto:frauds@paywiser.eu).
- 8.9. If the User notices suspicious activity on their Payment Account and believes that third parties may have logged into their User or Payment Account, the User must:
  - notify Globex/us thereof immediately and at any time in the manner specified in this section and request the blocking of the User's Payment Account;
  - in order to continue using the Payment Account, the User must change the password and use other additional instruments to confirm the Payment Account or use appropriate security instruments to confirm the login.
- 8.10. For secure communication, we recommend the use of agreed contact routes and addresses and the use of contact forms directly through our website and/or the Globex website and/or the eGlobex application.
- 8.11. We will inform the User about alleged or actual fraud or security threats via secure e-mail, through the eGlobex application and by publishing general notices on our Website, or Globex Website or any other means that it deems safe and most appropriate in the situation that has arisen.
- 8.12. A User who acts contrary to the provisions of this chapter or who provides access to the Paywiser system and/or the eGlobex application to third parties is solely responsible for any damage that would arise as a result of such actions. However, we have the right to prevent the User from further using the eGlobex application to access our system, the Payment Account and all Services.

#### **8.13. Limitation on the use of the Services**

- 8.13.1. The use of the User's Payment Account and our Services may be temporarily or permanently restricted to the User only if so stipulated by the Framework Agreement or applicable regulations.
- 8.13.2. Restrictions associated with the Payment Card
- 8.13.2.1. The User and we may agree on the limitation of spending on payment services performed using the Card by determining the maximum amount of individual or consecutive payment transactions that the User may approve using the Card in a certain period. Consumption limits are set by the User in the eGlobex application.
- 8.13.2.2. We may block a Card if:
- there are objectively justified reasons related to the security of the Card,
  - there is a suspicion of unauthorised or fraudulent use of the Card or fraud in the use of the Card.
- 8.13.2.3. In the event of blocking of the Card, we shall inform the User of the blocking of the payment instrument and the reasons for it, if possible, before the payment instrument is blocked, but otherwise no later than immediately after the blocking. We send the notification of the blocking via the eGlobex application and/or e-mail. No notification shall be sent if this is contrary to objectively justified security measures or prohibited by other regulations.
- 8.13.2.4. When the reasons for the blocking cease to exist, we re-enable the use of the Card or replaces it with a new payment instrument.
- 8.13.2.5. We may suspend an individual transaction with a particular merchant if there is a suspicion of fraud or other security risk.. The User will be notified of the rejection of the transaction and the reasons for it via the eGlobex application and/or e-mail.
- 8.13.3. We may deny the Account Information Service Provider or the Payment Initiation Service Provider access to the User's Payment Account for objectively justified and duly proven reasons related to unauthorised or fraudulent access to the Payment Account by the Account Information Service Provider or the Payment Initiation Service Provider, including unauthorised or fraudulent initiation of the Payment Account. In such cases we shall inform the User of the refusal of access and the reasons for it, if possible, before access is denied, but otherwise no later than immediately after the refusal. The authority responsible for supervising the Account Information Service Provider or the Payment Initiation Service Provider shall also be informed. Access to the User's Payment Account shall be granted when the reasons for refusal of access cease to exist.
- 8.13.4. We, on the basis of the applicable legislation, these General Terms and Conditions and specific measures prescribed by the competent international organizations, reserves the right to refuse to enter into a business relationship or unilaterally terminate an existing business relationship and/or refuse to execute a transaction and/or disable the disposal of funds and/or disable access to our Services through the eGlobex application in the event that business dealings with the User constitute a breach of business compliance or a breach of requirements and regulations that we are obliged to comply with (e.g. in the field of anti-money laundering, restrictive measures and others) or if the User or participant in the transaction is included in the international sanctions list of the US Office of Foreign Assets Control (OFAC), the European sanctions List (EU), the United Nations (UN) sanctions list or our internal blacklist.
- 8.13.5. We will make reasonable efforts to notify the User in advance of any such restriction or, if this is not practicable, to do so as soon as possible and to justify such restriction, unless notifying the User would jeopardize security measures or is otherwise prohibited by law or other regulations.
- 8.13.6. If You do not request a redemption of Your Available Balance, the Monthly Account Fee, and all other associated Fees, as set out in the Price List to this Agreement will continue to be charged to Your Account, even if Your Account is inactive or Your Card has expired.

## **9. Our liability for unauthorised Payment Transactions**

- 9.1. We are liable to the User as the Payer for the execution of an unauthorised Payment Transaction, i.e. a Payment Transaction that was executed without the User's consent to execution in accordance with Chapter 4.1 of these General Terms and Conditions (Approval and consent to initiate a Payment Order or execute a Payment Transaction).

- 9.2. In the event that the User claims that the User has not approved the executed Payment Transaction or that the Payment Transaction has not been executed correctly, we must prove that the Payment Transaction has been authenticated, that the Payment Transaction has been correctly recorded and booked and that its execution has not been affected by any technical failure or other deficiency of the service provided by us.
- 9.3. If we are is responsible for the execution of an unauthorised Payment Transaction, we shall immediately ensure the correct execution of the Payment Transaction to the User or refund the amount of the unauthorised Payment Transaction, and in any event no later than by the end of the next business day after the transaction has been noticed or has been notified of it, except when we have reasonable grounds to suspect fraud and shall inform the Bank of Slovenia in writing of the reasons for suspicion, if there is a suspicion that a crime has been committed that is being prosecuted ex officio, the police or the public prosecutor's office. If an unauthorised Payment Transaction has been debited from the User's Payment Account, we shall restore the balance of the User's Payment Account as it would have been if the unauthorised Payment Transaction had not been executed and shall ensure that the value date of crediting the Payment Account is not later than the date on which the amount was debited.
- 9.4. In the event that we are responsible for the execution of an unauthorised Payment Transaction, we shall also refund to the User all charged Fees charged and interest to which the User is entitled in connection with the execution of the unauthorised Payment Transaction.
- 9.5. We shall not be liable for the loss of the amounts referred to in points 9.3 and 9.4 of this Chapter:
- to the extent that the loss is borne by the User in accordance with Chapter 10 (User's Liability for Unauthorised Payment Transactions) of these Terms, or
  - if the execution of an unauthorised Payment Transaction is the result of exceptional and unforeseeable circumstances beyond our control or the consequences of such circumstances would be unavoidable despite all efforts to the contrary by us.
- 9.6. Where a Payment Transaction is initiated by a payment initiation service provider, we shall refund the amount of the unauthorised Payment Transaction without delay, and in any event no later than by the end of the next business day. If an unauthorised Payment Transaction has been debited from the User's Payment Account, we shall restore the Payer's payment account balance as it would have been if the unauthorised Payment Transaction had not been executed.
- 9.7. The User may request compensation from us for further damage resulting from an unauthorised Payment Transaction for which we are responsible in accordance with the general rules of the law of obligations.
- 9.8. We are liable to the User for an unauthorised Payment Transaction even if the intermediary or other person involved in the execution of the Payment Transaction is responsible for it.

## **10. User's Liability for Unauthorised Payment Transactions**

- 10.1. The User who has acquired a Card shall cover the loss of the amounts referred to in points 9.3 and 9.4 up to a maximum of EUR 50 if the execution of unauthorised payment transactions resulting in the loss is the result of the use of:
- a stolen or lost payment instrument, or
  - misuse of a payment instrument.
- 10.2. The preceding paragraph shall not apply if:
- the loss, theft or misuse of the payment instrument could not be discovered before the payment was made, unless the User himself/herself acted fraudulently , or
  - the loss is the result of the acts or inactions of employees, agents or affiliates of us or external contractors.
- 10.3. The User shall cover the entire loss of the amounts referred to in points 9.3 and 9.4 if the execution of an unauthorised Payment Transaction is the result of the User's fraud or if the User who acquired the Card intentionally or through gross negligence failed to fulfil one or more obligations in relation to the Payment Instrument as stipulated in the General Terms and Conditions for the Card.
- 10.4. Where we do not require Strong Customer Authentication, the User bears the financial consequences only if he/she has acted fraudulently.  
Notwithstanding the above, we shall reimburse the User for the full loss of the amounts referred to in points 9.3 and 9.4 if we have failed to provide adequate means to notify the lost, stolen or misused

payment instrument, or if the loss occurred after the User informed us that the payment instrument had been lost, stolen or misused, as stipulated in the General Terms and Conditions for the Card. We are relieved of liability if the damage is the result of the User's fraud.

**11. Our liability for non-execution, incorrect execution or late execution of a payment transaction**

- 11.1. We are responsible to the User for the correct execution of the Payment Transaction in accordance with section 4.7.) (Deadlines for the execution of the Payment Transaction) of these Terms.
- 11.2. We are responsible to the User for the correct execution of the Payment Transaction initiated by the User through the payment initiation service provider.
- 11.3. If we are responsible for non-execution or incorrect execution of a Payment Transaction, we shall immediately ensure the correct execution of the Payment Transaction to the User or refund the amount of the unexecuted or incorrectly executed Payment Transaction without undue delay, or if the Payment Transaction was executed at the expense of the User's Payment Account, we shall restore the balance of the Payment Account as it would have been if the erroneous execution had not occurred. The value date of crediting to the User's Payment Account may not be later than the date on which the amount was credited.
- 11.4. If the Payer's payment service provider proves that our account as the recipient's payment service provider has been credited for the amount of the Payment Transaction, we as the recipient's payment service provider shall be liable to the User as the Payee for the correct execution of the Payment Transaction in accordance with these Terms and Conditions and shall immediately make available to the User as the Recipient the amount of the incorrectly executed Payment Transaction, or if the Payment Transaction is executed in favour of the User's Payment Account, credits the relevant amount to the User's Payment Account. The value date of crediting the Payment Account may not be later than the date on which the amount should have been credited in the event of a correctly executed transaction.
- 11.5. When a Payment Transaction is executed late, we shall, at the request of the Payer's payment service provider acting on behalf of the Payer, ensure that the date of the crediting currency to the Payment Account of the User as the Payee is not later than the date on which the amount should have been credited in the event of a correctly executed transaction.
- 11.6. If the Payment Transaction is initiated by the User as the Payee or by the Payer through the Payee, Paywiser, as the Recipient's payment service provider, shall be responsible for the correct transmission of the Payment Order to the Payer's payment service provider within the period in accordance with these Terms. If we are responsible for non-execution or incorrect execution of a Payment Transaction under this point, it shall immediately re-transmit the relevant Payment Order to the Payer's payment service provider. In the event of late transmission of the Payment Order, the amount must be credited to the Payment Account of the User as the Payee no later than on the date on which it should have been credited in the event of a correctly executed transaction.
- 11.7. Once the amount of the Payment Transaction is credited to our account as the Recipient's payment service provider under this point, we shall be responsible to the User as the Payee for the correct execution of the Payment Transaction in accordance with point 4.7.5 of these Terms and Conditions. The amount must be credited to the User's Payment Account no later than on the date on which it should have been credited in the event of a properly executed transaction.
- 11.8. We, as the Payer's payment service provider under this Chapter 11 (Our liability for non-execution, incorrect execution or late execution of a payment transaction), shall be liable to the User as the Payer, in the event that the Payer's payment service provider is not liable. In this case, Paywiser shall refund the amount of the unexecuted or incorrectly executed Payment Transaction to the User as the Payer, if necessary and without delay, or if the Payment Transaction was executed at the expense of the User's Payment Account, restore the balance of the Payment Account as it would have been if the incorrect execution had not occurred. The value date of crediting to the User's Payment Account may not be later than the date on which the amount was credited. The above shall not apply in the event that we prove that the payment service provider of the Payment Payee has received the amount of the Payment Transaction, even though the execution has been deferred.
- 11.9. In the event that we are liable to the User for non-execution or incorrect, even late, execution of a Payment Transaction, it shall also be liable to the User for the reimbursement of the loss on account of

the Fees charged to the User and the interest to which the User is entitled in connection with the unexecuted or incorrect, including late executed Payment Transaction.

11.10. We shall be liable to the User for non-execution, improper execution or late execution of a Payment Transaction even if the intermediary or other person involved in the execution of the Payment Transaction is responsible for it.

11.11. In accordance with the general rules of the law of obligations, the User may demand from us the reimbursement of other and further damages resulting from the non-execution or improper execution of the Payment Transaction, for which we are responsible.

11.12. We shall not be liable to the User for non-execution, improper execution or late execution of a Payment Transaction if the non-execution, improper execution or late execution of the Payment Transaction is the result of exceptional and unforeseeable circumstances that we could not have avoided or prevented, or as a result of our fulfilment of obligations arising from other regulations binding on us.

11.13. In the event of an unexecuted or incorrectly executed Payment Transaction, we, regardless of its responsibility for the correct execution of the Payment Transaction, will take immediate action at the request of its User free of charge to trace the Payment Transaction and provide the User with information related to the incorrectly executed Payment Transaction at its disposal in order to enable the User to claim refunds in relation to the incorrectly executed Payment Transaction.

11.14. We shall refund the User, at the User's request, which is submitted within eight (8) weeks from the date of the debit, the full amount of the approved and correctly executed Payment Transaction initiated by the Payee or the User through the Payee, whereby the credited value on the User's Payment Account may not be later than the date on which the amount was debited, if the User proves that he/she has given consent to the execution of the Payment Transaction without the exact amount of the Payment Transaction and the amount of the Payment Transaction exceeds the amount that the User could reasonably expect, taking into account the amounts of past Payment Transactions, the terms of the Framework Agreement and other circumstances of the case, and the latter is not the result of a currency exchange based on the use of an agreed reference exchange rate.

We shall, within ten (10) business days of receipt of the User's request, refund the full amount of the Payment Transaction or, in the event that the conditions set out in this point are not met, state the reasons for rejecting the request and inform the User of out-of-court dispute resolution and misdemeanour procedures and of the authorities competent to conduct these procedures.

The User is not entitled to a refund of the amount of the Payment Transaction referred to in this point, in the event that it is not a direct debit and if the User has given consent to the execution of the Payment Transaction directly to us, and we or the Payee has provided or made available information on the future Payment Transaction to the User at least four (4) weeks prior to the due date.

11.15. In the event of a non-executed or incorrectly executed Payment Transaction, we, regardless of its responsibility for the correct execution of the Payment Transaction, will immediately take action, free of charge, at the User's request, to trace the Payment Transaction and provide the User with information related to the incorrectly executed Payment Transaction at its disposal in order to enable the User to claim refunds in relation to the incorrectly executed Payment Transaction.

11.16. We may eliminate an incorrect debit or authorisation of the Payment Account without the User's order, which is the result of an error of us or our external contractors, by means of a reverse posting, so that the balance on the Payment Account remains unchanged. Paywiser shall notify the User thereof with an Extract.

## **12. Data on Payment Transactions to be provided to the User**

12.1.1. We are obliged to provide the User with information on the maximum execution period of this Payment Transaction, Fees and, in the case of joint compensation, a breakdown of items prior to the execution of the Payment Order.

12.1.2. We will provide the User with the following information immediately after the execution of the Payment Transaction:

- data enabling the identification of an individual Payment Transaction, including information about the Payer and the Payee, and other information provided together with the Payment Transaction;

- the amount of the Payment Transaction in the currency in which the Payment Account was debited/credited;
- the amount of any Fees charged by us to the Payer for the execution of an individual Payment Transaction, including a breakdown of items if the Payer has been charged a total fee;
- the applicable exchange rate and the amount of the Payment Transaction at/before the exchange rate, if a currency exchange was made during the execution of the Payment Transaction;
- the date of debiting funds from the Payment Account;
- the date of receipt/approval of funds to the Payment Account;
- other information that will be provided to the User in accordance with the applicable legislation of the Republic of Slovenia.

12.1.3. The above information is immediately visible in the eGlobex application and the Statement.

12.1.4. We will also provide the User with a monthly Statement with information on individual transactions executed to the User in the previous month. The extract is provided through the User's eGlobex application or sent to the User via e-mail.

12.1.5. The User is obliged to keep his/her own records of executed payment transactions, the statement is only the basis for control and possible discrepancies. .

### **13. Notifications provided by the User in connection with unauthorised and incorrectly executed Payment Transactions**

13.1. The User is obliged to regularly check the data on the executed Payment Transactions and to review the monthly Statements at least once per month, so that the User can notice unauthorized or incorrectly executed Payment Transactions, including any errors and inaccuracies in the Statement, and notify us about them in a timely manner agreed with these Terms and Conditions.

13.2. We are obliged to provide the User with a correction of an unauthorised or incorrectly executed Payment Transaction, if the User notifies us of the unauthorised or incorrectly executed Payment Transaction without delay, when it becomes aware that such Payment Transactions have occurred, but no later than thirteen (13) months after the date of debit.

### **14. Amendment of the Framework Agreement**

14.1. These General Terms and Conditions may be amended from time to time.

14.2. We have the right to amend the General Terms and Conditions, the Price List and Fees and/or other Terms and Conditions of the Services by offering the User the amended Terms and Conditions in writing sent by e-mail or any other Durable Medium at least two (2) months prior to the commencement of application of these changes. The User will be notified via the eGlobex application and/or the User's e-mail.

14.3. If it is a change to the General Terms and Conditions that undoubtedly represents a benefit for the User as a whole, we may apply the changes immediately after the notification of the change.

14.4. These General Terms and Conditions, as in force from time to time, form an integral part of the contractual relationship between us and the User in relation to the Services (including the Framework Agreement and the Payment Account). To the extent where provisions of these General Terms and Conditions relate to the User's access to and/or use of the eGlobex application and/or the Globex Program, such provisions apply also to the contractual relationship between the User and Globex.. The User has the right to accept or reject the proposed changes.

14.5. If the User does not agree with the changes, he/she may withdraw from the Agreement immediately, without notice and without payment of the Payment Account Closure Fee. The User must submit the withdrawal from the Framework Agreement no later than the day before the specified date of application of the change. If the User does not notify us within this period that they do not agree with the changes, it is considered that they agree with the changes and that these changes will enter into force on the proposed date of commencement of use. If the User rejects the proposed changes and does not terminate the Agreement, we shall be deemed to have terminated the Framework Agreement, with a two (2)-month period running from the date of sending the notification of the change.

14.6. The User may not transfer or assign any rights or obligations under this Agreement to third parties. We reserve the right to transfer or assign this Agreement and all rights and obligations related to it to a

third party (including another duly authorised and regulated payment service provider or electronic money institution), with prior notice to the User at least two (2) months prior to the effective date of such change. The User has the right to accept or reject the changes. In respect of such an amendment, the same provisions and procedures shall apply as applicable to amendments to the Framework Agreement.

## **15. Duration and termination of the Framework Agreement**

- 15.1. Unless otherwise agreed in writing, the business relationship between us and the User is concluded for an indefinite period of time. The same applies to the contractual relationship between the User and Globex in relation to the eGlobex application.
- 15.2. A contract may be concluded by means of distance communication (conclusion via the Internet), therefore, according to the Consumer Protection Act, it is considered that in such a case it is a conclusion of distance contracts. In accordance with the provisions of the said Act, all key information that is defined for financial services and contracts concluded at a distance and on legal remedies is included in these General Terms and Conditions and written in such a way as to enable storage on appropriate carriers. The User has the right to notify within fourteen (14) days that he/she is withdrawing from the contract, without having to give a reason for his/her decision or pay a contractual penalty. After this period, the User may terminate this Agreement in writing at any time with at least one (1) month's notice.
- 15.3. We may terminate this Agreement with notice to the User and two (2) months' notice.
- 15.4. We may terminate this Agreement with notice to the User and a two (2) month notice period if the User has not made any Payment Transactions for more than six (6) consecutive months. Prior to termination on such grounds, we shall notify the User of this intention.
- 15.5. The contract may be terminated at any time by Agreement of the Parties.
- 15.6. We may terminate the Agreement immediately (without notice) if it reasonably suspects or determines that the User:
- violates the provisions of these Terms and Conditions or the Framework Agreement,
  - fails to settle fees on a regular basis and does not cease the infringement even after being warned by us,
  - has provided us with false, untrue or misleading data or documentation, has failed to provide documents and information related to its Payment Account and the use of the Services, or has failed to update such documents and information on a regular basis;
  - uses the Services to perform or receive payments for or related activities for prohibited activities;
  - fails to provide the necessary information on the purpose and anticipated nature of the contractual relationship, if the business deviates from the announced purpose and the envisaged nature of the contractual relationship without notifying us or violates other requirements as stipulated by anti-money laundering regulations and other regulations that we are obliged to comply with (e.g. implementation of restrictive measures/sanctions, UN, OFAC, and others), or
  - otherwise use the Services for malicious, unlawful or immoral purposes;
  - or if required by law or by a supervisory authority.
- 15.7. If permitted in accordance with applicable laws and regulations, we will inform the User of the reasons for terminating the Agreement.
- 15.8. The termination of the Framework Agreement shall not release the Contracting Parties to settle obligations that arose prior to the termination of the Agreement.
- 15.9. In the event of termination of the Framework Agreement, the User shall pay the Fees charged for payment services for a certain period of time only in a proportionate proportion until the termination of the Framework Agreement. If such fees are paid in advance, we shall reimburse the User a proportionate share of the fee paid.
- 15.10. After the expiration of the notice period, the Agreement shall be terminated and we shall close the Payment Account of the User and terminate all other related products and services.
- 15.11. If the Account package opening Fee or monthly Account service Fees remain unpaid for three (3) consecutive months, we will notify the User by email at User registered address. The User may be

given the option to keep the Payment Account open by settling the outstanding Fees within thirty (30) days of the notice. If the User do not respond to our notice within thirty (30) days and the outstanding Fees remain unpaid, we may close Your Account without further notice.

15.12. In the event of the User's death, we, upon submission of an official document on the User's death, shall disable any disposal of funds in the User's Payment Account and, at the same time, terminate all other ordered products and services related to the User with immediate effect. Upon receipt of the final decision on succession, Paywiser pays out the funds in accordance with the content of the decision. We shall not be liable for damages incurred as a result of disposing of funds after the death of the User, if it is not notified of the User's death.

## 16. Dispute resolution

16.1. Any disputes or complaints related to the provision of services in accordance with these General Terms and Conditions shall be resolved by the User and us by mutual agreement, in accordance with the Rules on Internal Complaints Procedure and Out-of-Court Dispute Resolution published on our Website. The User confirms that he/she has become familiar with the document in question.

16.2. The User may file a complaint by mail to the postal address of Globex, 13 Boulevard de la République, 06240 Beausoleil, France and/or to Paywiser d.o.o., OE Reklamacije, Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia, or by e-mail at [info@myglobex.com](mailto:info@myglobex.com) or [complaints@paywiser.eu](mailto:complaints@paywiser.eu). The complaint must be intelligible and clear and must contain the facts on which the complaint claim is based. It must contain at least the following: information about the complainant (name and surname of the natural person or the title and registered office of the legal person or business operator, as well as address, e-mail address and telephone number or other contact information), explanation of the grounds of appeal, description of the event and indication of the key facts and date of the event, submission of evidence to corroborate the facts on which the complainant's claim is based, if the complainant has them; the address for sending the reply, if different from the address of the complainant's domicile or registered office or the e-mail address provided, the complainant's request (if applicable), the complainant's signature (in the case of submitting the complaint by post to the address of Globex and/or Paywiser's registered office). The appeal process is described in more detail.

16.3. Globex in collaboration with us or we will respond to the User's complaint as soon as possible, and obligatorily within eight (8) business days at the first instance and within fifteen (15) business days at the second level, or no later than within thirty-five (35) business days.

16.4. If the User does not agree with the decision on the complaint issued in the internal appeal procedure, or if the User does not receive a reply to the complaint from our second-instance complaints body within thirty (30) days of submitting the complaint (without justified reason), the User may, within a maximum of thirteen (13) months from the filing of the complaint with us, file an initiative for out-of-court settlement of consumer disputes with Attorney Simona Goriup (Miklošičeva cesta 26, 1000 – Ljubljana, [www.goriup.si](http://www.goriup.si)) against our decision, in the manner determined by the Rules of Out-of-Court Dispute Resolution of Consumer Disputes, which are annexed to the aforementioned Rules on Internal Appeal Procedure and Out-of-Court Dispute Resolution and are available to the User on our Website. More information about the provider of Out-of-Court Dispute Resolution, how to file an initiative and about the method and procedure of Out-of-Court Dispute Resolution with Attorney Simona Goriup is also available on the website of the attorney <https://goriup.si/irps/>, <http://goriup.si/wp-content/uploads/2016/06/Pravila-postopka-IRPS.pdf>.

16.5. The User may also file a complaint regarding the alleged violations of the ZPlaSSIED by us with the Bank of Slovenia.

16.6. Despite the complaint to the provider of out-of-court settlement of consumer disputes or the Bank of Slovenia, the User has the right to file a lawsuit at any time to resolve the dispute related to the provision of payment services between the User and us at the competent court of the Republic of Slovenia in accordance with the laws and procedure in force in the Republic of Slovenia.

16.7. These General Terms and Conditions are drawn up in accordance with the law of the Republic of Slovenia, in particular the provisions of the ZPlaSSIED, and the principle of honesty and conscientiousness. Slovenian law shall apply to the assessment of the Framework Agreement and the General Terms and Conditions.

16.8. Any disputes arising from the contractual relationship and the use of our Services shall be resolved by the competent court in the Republic of Slovenia.

16.9. If the competent court finds that any provision of these General Terms and Conditions is invalid, illegal or unenforceable, such provision shall not apply and the provision that was closest to the purpose of the Contracting Parties shall apply.

## **17. Protection of Personal Data and Confidential Information**

### **17.1. General**

17.1.1. We act as the controller, or in certain cases as a joint controller with Globex, of the User's personal data, which it obtains when establishing a business relationship and in the course of further business. The data is processed for the purpose of providing contractually agreed services, for the purpose of preventing, investigating or detecting fraud or fraud in connection with payment services and business, for the fulfilment of legal obligations to which the company is subject and for other purposes, if the company has the consent of individuals for this purpose or if it proves that the legitimate interest in the processing is fulfilled. Personal data is processed as confidential in accordance with the applicable legislation governing the protection of personal data. We, or we and Globex, as joint controllers, process and store the User's personal and other data and transaction data in accordance with the General Data Protection Regulation (GDPR), the Personal Data Protection Act (ZVOP-2), these General Terms and Conditions and the Privacy Policy, also available on the our/Globex Websites, and any consents of the User. The Privacy Policy is an integral part of the Framework Agreement, and we inform the User of its content when submitting an online application for opening and maintaining a Payment Account.

17.1.2. Mandatory minimum data for the registration of the User are: Full name (name and surname), Date of birth, Place and country of birth, Address of permanent and temporary (if any) residence, Gender, Identity document data (document number, expiry date, date of issue, country of issue and issuer), Image of both sides of the attached identity document (ID card or passport) with signature, Mobile phone number, E-mail address, Tax number and country of tax residence, Nationality, Employment status, Origin of funds, Purpose of opening a payment account, Estimated scope of business, FATCA, Facial capture in the identification process (Remote identification procedure). The set of necessary data, information and documents that we usually processes when concluding the Framework Agreement or identifying the User depends on the type of identification procedure and the Services that will be used.

17.1.3. Globex/we collects personal data about the User and other data through the eGlobex application and the Paywiser system. During the collection of the required data, the User must enter his/her personal identification data and submit a photo (both sides) of his/her identity document and allow his/her photographs to be taken. For the KYC (identification and verification) process and the verification of information, the Remote Identification Procedure using an external contractor is used, among others. The facial image of the person who is the subject of the Remote Identification Procedure is transmitted live to an external contractor for the duration of the identification process, which captures the image of the person's face and stores it as a photograph. In the Remote Identification Procedure, a biometric comparison of the face of the person who is the subject of the identification with the image on his or her identity document is also performed. The remote identification procedure, including biometrics, is carried out on the basis of the previously obtained consent of the User or the person subject to verification and with the requirements of the applicable legislation, in particular the ZVOP-2 and the Rules on Technical Conditions to be met by secure remotely controlled or electronic procedures and means of identification.

17.1.4. We may also request additional information and documents from the User in order to comply with its obligations related to the implementation of measures to prevent money laundering and terrorist financing.

17.1.5. Globex/Paywiser will handle the User's personal and other data in accordance with the applicable legislation in such a way that there will be no possible unauthorized transfer of data to unauthorized persons, in the manner specified in the Privacy Policy applicable at any time.

- 17.1.6. The User is informed that their personal data specified in Payment Orders and other instructions for making a payment are processed in the CENTROlink system managed by the Central Bank of Lithuania.
- 17.1.7. The main principles of personal data processing, storage period and other issues related to the processing of personal data are set out in the Privacy Policy. The User confirms that he/she has read the Privacy Policy and will act in accordance with all the conditions set forth in this Policy.
- 17.1.8. Globex/Paywiser will process the data for the duration of the contractual relationship with the User, until the fulfilment of all obligations arising from the Contract and for the retention period specified in the ZPPDFT-2 (at least ten (10) years from the date of termination of the business relationship) and other regulations.
- 17.1.9. In cases where the provision of the Services requires the transfer of data (including the User's personal data), we may transfer the data to Third Parties (e.g. its external contractors and contractual partners, Payees, an official body that has the right to request information in accordance with the law, etc.).

## **17.2. Confidential information**

- 17.2.1. During the term of this Framework Agreement and also after its expiration, each Party may use and reproduce the Confidential Information of the other Party only for the purposes of this business relationship and only to the extent necessary for that purpose, subject to limiting the disclosure of the Confidential Information of the other Party to its employees, consultants or independent contractors/external partners, who need this information and will not disclose it to any third party without the prior written consent of the Party to whom the information has been provided.
- 17.2.2. Notwithstanding the foregoing, neither Party shall be in breach of disclosing the Confidential Information of the other Party if required to do so by law or judicial or administrative process.
- 17.2.3. The obligation to protect Confidential Information does not apply to information that:
- are public or have become public knowledge through no fault of the other Party;
  - are known without restriction to any Contracting Party before it has received them from the other Contracting Party from its own independent sources, as evidenced by written records of that Contracting Party which it has not obtained directly or indirectly from the other Contracting Party;
  - received by either Party from any third party whom that Party considers to have a legal right to transmit such information and is not obliged to keep such information confidential; or
  - information independently disclosed by employees or contractors of a Party, provided that the Party can demonstrate that those same employees or contractors did not have access to the Confidential Information received under this Agreement.

## **17.3. Transmission of data to a Tax Authority, International Exchange of Information on Payment Accounts, FATCA**

- 17.3.1. The User is aware that information on the Payment Account and other information on the User as the holder of the Payment Account may be forwarded to the Tax Authority of the Republic of Slovenia (FURS) and exchanged with the competent authorities of other countries in which the User is resident for tax purposes, in accordance with the international agreement on the exchange of information on financial accounts. The User undertakes to notify us with the help of Globex Customer Support within 5 days of any change in circumstances affecting the change in the status of tax residence or of a change that affects the correctness of the data, and to deliver a new self-confirmation and statement in accordance with the changes in circumstances within the specified period.
- 17.3.2. The User is aware that we will periodically check the User's data in order to determine, for the purposes of FATCA (Foreign Accounts Tax Compliance Act), whether circumstances (U.S. Indicia) have arisen that could cause the User to be considered a U.S. Taxpayer. Notwithstanding the above, the User undertakes to notify us in writing immediately, and no later than within 5 days, of any change in the circumstances of his/her status (U.S. Indicia), such as obtaining U.S. citizenship, obtaining a U.S. residence address, obtaining a telephone number in the U.S., etc. The User undertakes to notify us and provide us with appropriate documentation proving any changed

circumstances. If the User fails to provide the required information to us or does not provide the relevant documents, we will notify the tax authority of the Republic of Slovenia that the User is a potential U.S. Person. In this case, we are entitled to unilaterally terminate the contractual relationship and close the Payment Account in accordance with the provisions of these General Terms and Conditions upon prior written notice to the User. For the purposes of FATCA, Paywiser may communicate personal and confidential information about the User to the tax authority of the Republic of Slovenia.

17.3.3. The User is aware of and agrees that providing false information or untimely communication of changes to the data that are important to us for the execution of this Agreement and the fulfillment of the reporting obligations stipulated by the regulations is an act contrary to the Agreement and constitutes the basis for the User's liability for damages towards us and the termination of the Agreement. The User undertakes to reimburse any damage or costs from any title (payment of interest, fines or other costs) that will arise to us as a result of false information or documents provided by the User or as a result of discrepancies between the User's statements and the findings of the tax authority of the USA or the Republic of Slovenia.

## 18. Definitions of terms and expressions

18.1. The headings in these General Terms and Conditions are for reference only and do not limit the scope of application of individual provisions. Capitalized terms have specific definitions and are described below or in the text of the Terms themselves.

18.2. The definitions and terms used in these General Terms and Conditions or any document referred to therein shall have the same meaning as in the ZPlaSSIED, otherwise they shall mean:

18.2.1. **Authentication** is a process that allows a payment service provider to verify the identity of the payment service user or the legitimacy of the use of a particular payment instrument, including the use of the user's personalised security credentials.

18.2.2. **Price List** means the Price List of aPayment Account and Payment Card Services published on the Globex and/or our Website.

18.2.3. **CENTROlink** means a payment system operated by the Bank of Lithuania and providing for the transition to the Single Euro Payments Area (SEPA).

18.2.4. **Cross-border payment transaction** means a payment transaction that is carried out within the territory of different EEA member states.

18.2.5. **Business Day** means a day on which the payer's payment service provider or the payee's payment service provider involved in the execution of a payment transaction conducts business in such a way as to enable the execution of payment transactions by its user. Unless otherwise agreed in the Framework Agreement or other agreements, a business day shall be deemed to be any day that is a business day in the Republic of Slovenia, France and Lithuania i.e. every day, except Saturdays, Sundays, and public holidays under each applicable legislation, and is also a working day of all other payment processors involved in the execution of an individual Payment Order e.g. Saturdays, Sundays, public holidays in Slovenia, France and Lithuania and holidays in other countries abroad, which constitute a non-working day for the TARGET2 payment system, constitute non-working days.

18.2.6. **Direct debit** is a payment service where the payee, based on the payer's consent, initiates a payment transaction to debit the payer's personal account. The payer may give consent to the execution of a direct debit payment transaction to the payee, the payee's payment service provider or its payment service provider.

18.2.7. **A domestic payment transaction** is a payment transaction that is carried out in the territory of the Republic of Slovenia.

18.2.8. **Member State** means a Member State of the European Union (EU), the European Economic Area (EEA), as well as Monaco, San Marino and Switzerland.

18.2.9. **EEA** means the European Economic Area, has 30 members: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Liechtenstein, Iceland, Norway;

- 18.2.10. **Electronic money** is a stored monetary value in the form of a claim of the electronic money holder (User) against the electronic money issuer (Paywiser), which is in electronic form, including magnetic form, is issued by Paywiser on the basis of receipt of funds for the purpose of executing payment transactions and is accepted as a means of payment by a person other than the electronic money issuer.
- 18.2.11. **A unique identifier** is a combination of letters, numbers or characters assigned by a payment service provider to a payment service user and used in a payment transaction to unambiguously identify that user and his/her payment account.. A unique identifier can be an individual **IBAN** (International Bank Account Number). In order to identify the payee's account, the payer must provide the payee's IBAN and the BIC code of the payee's payment service provider, unless otherwise agreed with his/her payment service provider;
- 18.2.12. **Globex** means Globex, having its registered office at 13 Boulevard de la République, 06240 Beausoleil, France, and registration number: 794844605 (R.C.S Nice). Globex is the owner and manager of the Globex program, and acts as distributor of Paywiser
- 18.2.13. **eGlobex application** is an eGlobex mobile application developed and managed by Globex, accessible through the Apple App Store, Google Play (and other stores), which enables the User to access our system, the Payment Account, the use of Electronic Money for payment transactions and access to other Services governed by these General Terms and Conditions.
- 18.2.14. **Globex Program** means the eGlobex Application and the use of the Globex Services in connection with said Application.
- 18.2.15. **An Extract** is a record of payment transactions executed on the Payment Account and other notifications relevant to the operation of the Payment Account, if specified in the General Terms and Conditions, whereby we forward it to the User in a manner consistent with the Terms and Conditions.
- 18.2.16. **A credit transfer** is a payment service whereby a payer instructs his/her payment service provider to execute a single or several payment transactions, including a standing order, from his/her payment account to the payee's payment account. The payment is made in euros between transaction accounts in the SEPA area.
- 18.2.17. **Strong Customer Authentication (SCA)** is authentication using two or more elements that fall into the category of knowledge of the user (something that only the user knows), possession of the user (something that is in the exclusive possession of the user) and inseparable connection with the user (something that the user is), which are independent of each other, which means that the violation of one element does not reduce the reliability of the others, and are designed to protect the confidentiality of the data being verified;
- 18.2.18. **Sensitive payment information** is information, including personal security features, that can be used for fraud. Fraud or deception means deliberately misleading someone or taking advantage of harming or deceiving someone into error.
- 18.2.19. **Framework Agreement** means an agreement by which we and the User agree on the execution of single or several consecutive payment transactions in the future, it also includes an agreement on the issuance of electronic money and an agreement on the opening of a Payment Account through which payment services are provided. The Framework Agreement determines the legal and business relationship between us and the User and consists of these General Terms and Conditions together with the Price List and other relevant additional or special terms and agreements and other documents published on the Globexand/or our Website and from which it follows that they regulate the legal relationship between us and the User.  
To the extent where th provisions of these General Terms and Conditions relate to the User's access to and/or use of the eGlobex application and/or the Globex Program, such provisions apply to the contractual relationship between the User and Globex, and the User's use of the eGlobex application is subject to Globex's program/app rules.
- 18.2.20. **Personalised security credentials** are personalised features provided to the payment service user by the payment service provider for authentication purposes;

- 18.2.21. **Payment Card or Card** means the Paywiser-issued Globex Mastercard debit payment card in the Globex consumer program. It can be issued in physical or virtual form. A virtual card is a card issued in digital form, available in the eGlobex application and does not have a physical form.
- 18.2.22. **Partner Bank** means a bank with its registered office in the Republic of Slovenia or in another Member State, where we open a special secure account where Users' funds are stored and are separated from our funds. At the time of drawing up these General Terms and Conditions, this means bank Hranilnica LON d.d., Kranj (Žanova ulica 3, 4000 Kranj, Slovenia, registration number: 5624908000). We may change the Partner Bank from time to time, of which the User will be notified by amending the General Terms and Conditions and/or notifying via e-mail and/or notifying in the eGlobex application.
- 18.2.23. **Payment Order** (also referred to as the "**Payment Request**") means any instruction (payment request) by the payer or payee to its payment service provider by which it orders the execution of a payment transaction to the credit or debit of the Payment Account;
- 18.2.24. **Payment Account** means an account for Electronic money and a payment account opened and maintained by us on behalf of the User in the Globex program and used for the execution of Payment Transactions via eGlobex application which include: (i) services enabling withdrawals or deposits of cash from/to a payment account, in the European Union at an ATM, (ii) the execution of domestic and cross-border direct debits, (iii) the execution of domestic and cross-border debit card payment transactions, including online payments.
- 18.2.25. **Payment Service** is a service which, in addition to maintaining a Payment Account, enables cash deposits and withdrawals to or from a payment account, execution of non-cash payment transactions debited and credited to the payment account, issuance and/or acquisition of payment instruments, etc. Payment Services also include the execution of payment transactions by direct debit, payment cards or similar devices or credit payments.
- 18.2.26. **Payment transaction** means the act of depositing, transferring or withdrawing funds initiated by or on behalf of the payer or by the payee, where the execution of the payment transaction through the payment service provider is independent of the underlying obligations between the payer and the payee;
- 18.2.27. **Payment Instrument** means any device or set of procedures, or both, agreed between the User and us and is tied only to the User for the purpose of being used by the User to initiate a payment order (e.g. Card, online execution of payment transactions);
- 18.2.28. **Payer** means a natural or legal person who initiates a payment transaction by issuing an order for payment or by providing consent to the execution of an order for payment issued by the payee;
- 18.2.29. **Agreement** means this Framework Agreement and its Appendices, if any.
- 18.2.30. **Contracting Party** means Globex, Paywiser or the User, or jointly as the Contracting Parties.
- 18.2.31. **The remote identification procedure** means the identification and verification of the identity of persons using other appropriately secure remotely controlled or electronic procedures and methods of identification according to Article 35 of the ZPPDFT-2 and in accordance with the Rules on technical conditions to be met by secure remotely controlled or electronic procedures and means of identification. The result of the process is the collected information that leads to a decision whether or not the person's identity is confirmed.
- 18.2.32. **KYC procedure** means the procedure (know-your-customer) by which Globex/we collects all necessary information about the User in accordance with the Act.
- 18.2.33. **A consumer** is a natural person who concludes a Framework Agreement for his/her personal purposes, outside the field of his or her professional activity.
- 18.2.34. **Payee** means a natural or legal person who is the intended recipient of funds which have been the subject of a payment transaction;
- 18.2.35. **Fees** means all possible costs, fees, commissions and contractual penalties that the User has to pay to Globex/us for the Services or in connection with the Services related to the payment account and the concluded Framework Agreement;
- 18.2.36. **SEPA** stands for Single Euro Payments Area. It allows customers to make and receive payments in euro, according to uniform rules and procedures, within or outside national borders, under the

same basic conditions and with the same rights and obligations, regardless of their geographical area.

- 18.2.37. **Our Website** means the website of Paywiser, located at <https://paywiser.eu/> and where the User can find these General Terms and Conditions, the Price List and other relevant information, documents and special conditions. The website is available in Slovenian and English.
- 18.2.38. **Globex Website** means the website of Globex, located at <https://myeglobex.com>, where the User can find these General Terms and Conditions, the Price List and other relevant information, documents and special conditions. The website is available in French and English.
- 18.2.39. **General Terms and Conditions** or **Terms** shall mean these General Terms and Conditions for the service of issuing and redeeming electronic money and providing payment services through the Payment Account for consumers in the Globex program, together with any changes.
- 18.2.40. **Services** means the services and products provided by us under this Framework Agreement;
- 18.2.41. **Services related to a payment account** are all services related to the opening, maintenance and closure of a payment account, including payment services and payment transactions;
- 18.2.42. **Instant Payment** is a SEPA credit transfer (domestic/cross-border in Euro, carried out between payment service providers in the EEA) with instant settlement and crediting of the payee's account submitted via the eGlobex application and executed within a maximum of ten (10) seconds, every day of the week, regardless of the hour.
- 18.2.43. **TARGET2** means a payment system owned and operated by the Eurosystem. It is Europe's leading platform for processing high-value payments and is used by both central and commercial banks in the EU to process payments in euro in real time.
- 18.2.44. **A durable medium** is any instrument that allows the User to store data addressed personally to him/her, so that they are accessible for later use for as long as necessary for the purposes of such data, and that allows unchanged playback of the stored data (e.g. magnetic media, e-mail, USB);
- 18.2.45. **A transaction account** is a payment account opened by a bank with its registered office in the Republic of Slovenia or a branch of a bank of a Member State in the Republic of Slovenia on behalf of one or more users for the purpose of executing payment transactions and other purposes related to the provision of banking services to the user. Cash in a transaction account is considered as a sight cash deposit.
- 18.2.46. **Third country** is a country that is not a Member State.
- 18.2.47. **Third Party** means any natural or legal person, with the exception of the Contracting Parties.
- 18.2.48. **User** means a Consumer who uses or has requested the use of the Services that are the subject of these General Terms and Conditions and has entered into a Framework Agreement with Paywiser / Globex. A User can only be a person who is at least 18 years old.
- 18.2.49. **User Account** means the User's account or profile using the eGlobex Application powered by our system.
- 18.2.50. **Confidential Information** means information that is marked as "Confidential" or "Protected" or reasonably expected to be or will be confidential given the nature of the information; including, without prejudice to the above general definition, also: Globex/Paywiser business plans, designs, data, strategies, methods, User lists, technical specifications, transaction data and all data, facts and circumstances about an individual User, including personal data, held by Globex/Paywiser;
- 18.2.51. **ZPlaSSIED** means the Slovenian Act on Payment Services, Electronic Money Issuance Services and Payment Systems.
- 18.2.52. **ZPPDFT-2** stands for the Slovenian Act on the Prevention of Money Laundering and Terrorist Financing.
- 18.2.53. **ZVOP-2** stands for the Slovenian Personal Data Protection Act.
- 18.2.54. **Inactive Account** means a Payment Account in respect of which no Payment Transactions have been executed for at least six (6) consecutive months.
- 18.3. For terms not specifically defined in these Terms and Conditions, the interpretations and definitions used by applicable law e.g. ZPlaSSIED apply.

## PRICE LIST (FEES)

### FOR eGLOBEX and GLOBEX PROGRAM

Effective date: 08.04.2026, Version: 1.0.

This Price List sets out the fees, charges and other costs applicable to the use of (i) the Payment Account and related payment services, (ii) the issuance and use of the Mastercard debit card (physical and/or virtual), and (iii) selected services and functionalities available to Users via the eGlobex application within the Globex Program. This Price List forms an integral part of the Framework Agreement and General Terms and Conditions for eGlobex.

PAYWISER d.o.o. ("Paywiser") is the provider of payment services and the issuer of Electronic Money and the Mastercard debit card in the Globex Program. Globex acts as Paywiser's authorised distributor and the administrator/operator of the eGlobex application, providing first-line customer support. Globex does not issue Electronic Money and does not provide payment services; Paywiser remains responsible for the legality and proper performance of the regulated services.

All fees in this Price List are charged by Paywiser unless explicitly labelled as 'Globex fee'. For operational reasons, certain Paywiser fees may be collected via Globex as Paywiser's authorised distributor and may appear on the account statement as a payment to Globex acting on behalf of Paywiser. This does not affect that the fee is a Paywiser fee.

Unless expressly stated otherwise, fees in this Price List are shown in EUR. For transactions in other currencies, currency conversion may apply in accordance with the General Terms and Conditions. Where Paywiser provides currency conversion, Paywiser will disclose and make available information on currency conversion costs/mark-ups and related user notifications as set out in the General Terms and Conditions and applicable regulation.

(also available on eGlobex app)

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#### Fees Schedule Consumer Program

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Fees are shown exclusive of VAT. Fees for payment services and e-money services are VAT exempt (\*).

Other fees are subject to VAT.

Business accounts coming soon - fees and limits to follow for business.

Activation and Subscription	
Service	Fee
<b>eGlobex Gold<sup>1</sup> Consumer Package Opening Account and Mastercard Debit Card in plastic and digital version of the plastic card</b>	€ 49.90
<b>Subscription and Platform</b> <i>(automatically debited per month) charged once across programs</i>	€ 9.90
<b>Account Request and Onboarding</b> <b>Account, IBAN and eGlobex app access upon approval</b> <i>(per applicant and application, non-refundable)</i>	€ 10.00

<sup>1</sup> Note: "eGlobex Gold" is a commercial package name within the Globex Program. It does not imply any additional features or benefits unless expressly stated in these General Terms and Conditions and this Price List. Each fee item is charged either by Paywiser or by Globex as indicated.

<b>Virtual Card Creation</b> (per each additional card)	€ 0.99
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Account Loading Card	
Service	Fee
Load Account by Debit Card, Google Pay and Apple Pay* (when available)	€1.00 + 0.99% of amount
Load Account by Credit Card, Google Pay and Apple Pay*(when available)	€ 1.00 + 1.99% of amount
Load Card Decline(when available)	€ 0.79
Copy Request / Retrieval Request processing (when available)	€ 23.88
Customer Funds Card Refund (when available)	€ 1.99
Chargeback and/or second Chargeback Representation (when available)	€ 3.99
Chargeback Arbitration Processing (when available)	according to Mastercard/Visa fees + €15.90
Chargeback and/or second Chargeback (pre-arbitration) Processing (when available)	€ 39.00

SEPA Transfers	
Service	Fee
SEPA / Instant SEPA Bank Transfer incoming*	€0.69 + 0.40% of amount
SEPA / Instant SEPA Outgoing*	€ 1.99
SEPA Funds Recall	€ 34.90
SEPA Decline	€ 0.79

eGlobex to eGlobex Transfer	
Service	Fee
eGlobex Account to eGlobex Account Transfer*	€ 0.35

Mastercard Send	
Service	Fee
MS Incoming*	€0.69 + 0.40% of amount

Card Purchases POS	
Service	Fee
POS SEPA*	€0.30 + 0.20% of amount
POS International*	€1.60 + 1.25% of amount
POS Domestic and International Decline	€ 0.79
POS Merchant Cash Advance*	As per ATM fees

### ATM

Service	Fee
<b>ATM SEPA*</b>	0.95% of amount + € 1.90
<b>ATM International*</b>	2.85% of amount + € 2.20
<b>ATM Balance Inquiry</b>	€ 0.69
<b>ATM PIN change (when available)</b>	€ 0.79
<b>ATM Decline</b>	€ 0.79

### Other Fees

Services	Fee
<b>Inactivity</b> Fee is calculated as the greater of €30 or 2% of the total amount.	€ 30.00 or 2% ( per month)
<b>Expired Card Management</b> Fee is calculated as the greater of €30 or 2% of the total amount.	€ 30.00 or 2% ( per month)
<b>Investigation and Verification</b> Fee may be charged for and during long term cases of other compliance related investigation/verifications.	€ 24.00 ( per month)
<b>Fraud Investigation</b> Fee may be charged for and during long investigation/verification cases.	€ 24.00 ( per month)
<b>AML Investigation</b> Fee may be charged for and during long term investigation/verification cases	€ 24.00 ( per month)
<b>Manual Support Fees</b> Fees may be charged where manual support or compliance action is required to cover operational costs, including but not limited to:	
Disputes and investigations, such as arbitration requests, transaction disputes, incorrect chargebacks, or disputes of authorised transactions.	€ 180.00 ( per case)
Account management actions, including failure to provide required documentation within 60 days, processing requests from authorities or verified third parties, returning funds to senders, resolving failed operations caused by customer errors, applying account restrictions, and addressing prolonged negative balances.	
Compliance and special cases, such as complex account recovery after inactivity or loss of access, and review of issues flagged by monitoring systems.	
<b>Account Monitoring Service and Platform</b> Fee may be charged annually for inactive accounts following 6 months or more without transaction or load activity during term.	€ 96.00 (per year)
<b>Globex Card Chargeback Processing</b>	€ 60.00 (per case)
<b>Globex Card Chargeback Arbitration Processing</b>	€ 168.00 (per case)
<b>Lost/Stolen/Expired Card Replacement</b>	€ 49.90 (per case)
<b>Account closure</b>	€ 4.00 (once)

Limits Schedule Consumer Program

<b>eGlobex Gold</b>	
<b>ATM and Point of Sale Transactions (Contactless, Card Present and Card Not Present or Online)</b>	
Maximum VALUE for DAILY (TOTAL SUM) ATM withdrawal limit allowed per card	€ 750
Maximum VALUE for DAILY (TOTAL SUM) of all transactions types (POS, eCOM, ATM, etc.) allowed per card	€ 5,000
Maximum VALUE for a Non-EU transaction allowed per card	€ 4,000
Maximum VALUE for DAILY (TOTAL SUM) of eCOM transactions (CET fo transactions marked as e-comm) allowed per card	€ 5,000
Maximum VALUE for MONTHLY (TOTAL SUM) of all transactions types (POS, eCOM, ATM..) allowed per card	€ 13,000 <i>from first till the last day of month</i>
<b>CONTACTLESS TRANSACTIONS</b>	
Maximum VALUE for a SINGLE contactless transaction	€ 50
<b>WALLET TO WALLET / EGLOBAL TRANSFER (eGlobex Account to eGlobex Account Transfer)</b>	
Maximum VALUE for a SINGLE eGlobex Transfer	€ 4,000

# PAYWISER PRIVACY POLICY

Last updated: April 14, 2026

*This Privacy Policy includes important information about your personal data and we encourage you to read it carefully.*

## 1. INTRODUCTION

**PAYWISER d.o.o., Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia (or “PAYWISER”)** obtained an authorization to provide electronic money issuance and payment services in EEA from the Bank of Slovenia in accordance with the Slovenian Payment Services, Services of Issuing Electronic Money and Payment Systems Act.

**We provide technical solutions for payment processing and issuing for personal and commercial use (PAYWISER issuing service). Businesses of all sizes use our software and services to accept payments and manage their businesses online (PAYWISER acquiring service).**

**While providing products and services, PAYWISER processes personal data** with utmost care and responsibility and in compliance with the national and EU Data Protection Regulation, specially the Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (hereinafter the Regulation or GDPR).

**PAYWISER commits to safety and privacy of your personal data.** GDPR does not apply to information about legal entities (e.g., limited liability companies), yet it does apply to individuals that are related to legal entities.

**This Privacy Policy (hereinafter Policy) provides general information about our personal data processing activities.** This document describes how we collect and use your personal data and how we share it, your rights, especially your data subject rights, including the right to object to some uses of your personal data by us, and how you can contact us about our privacy terms and measures.

We may provide this notice in languages other than English. If there are any discrepancies between other language versions and the English language version, the English language version is authoritative.

If you have concerns about how we use your personal data, you can contact the person authorized for the data protection (“DPO”) on [privacy@paywiser.eu](mailto:privacy@paywiser.eu).

### 1.1 DEFINITION OF TERMS WE USE IN THIS POLICY

“**PAYWISER**” or “**we / our / us**” stands for the Paywiser d.o.o. entity responsible for the collection and processing of personal data under this Privacy Policy in the frame of providing our Services.

“**Personal data**” means any information that relates to an identified or identifiable individual and can include information related to you which: (a) we know about you (for example, if you are an individual or a director of a company applying for a business relationship with PAYWISER, we may ask you to provide identification documents) and (b) can be used to personally identify you (for example, a combination of your name and postal address).

“**Services**” stands for all PAYWISER-provided products (devices, applications, such as web-application, mobile app, Merchant Dashboard etc.) and services (e.g., issuing, acquiring, payment processing, payment gateway services etc.).

“**Service Provider**” refers to PAYWISER.

**“Business Relationship”** means any of PAYWISER-provided Services based relationship between PAYWISER and you (such as business relationship between PAYWISER and Merchant for providing of acquiring services, business relationship between End User and PAYWISER for providing of payment card, etc).

**“Merchant”** or **“you / your”** refers to any legal entity entering into business relationship with us and, where applicable, it’s duly authorized representatives and successors.

**“Service User”** or **“you”** is the user of products and/or services provided by PAYWISER. Since we provide services for commercial and/or personal use, depending on the context, **“you”** can relate to the Merchant and can also relate to:

- (i) the *Representative*, when you are acting on behalf of the Service User (e.g., you are a founder of a company, or administering a business relationship with PAYWISER for a Merchant, who is a Service User);
- (ii) the *End User*, when you directly use a PAYWISER-provided Services for your individual personal use;
- (iii) the *Customer*, when you do business with, or otherwise transact with a Service User (typically a Merchant using Services);
- (iv) the *Potential Service User*, when you visit our website or web-application (e.g., you send us a message asking for more information because you are considering being a user of our products or services).

## 2. WHO IS THE CONTROLLER OF YOUR PERSONAL DATA?

**PAYWISER d.o.o.**, with its registered office at the address *Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia*. The Data Protection Officer is available via paper post on the registered office address and via e-mail: [privacy@paywiser.eu](mailto:privacy@paywiser.eu).

Depending on the activity, PAYWISER acts as a **“Data Controller”** or **“Data Processor”**.

**PAYWISER is the ‘Controller’** when (a) providing Services to Service Users within the scope of its license (such as issuing, acquiring, payment processing, payment gateway services etc.), including determining the third parties (banks and payment method providers) to be utilized, (b) monitoring, preventing and detecting fraudulent payment transactions and other fraudulent activity; (c) complying with legal or regulatory obligations to which PAYWISER is subject, including applicable anti-money laundering screening and compliance with know-your-customer obligations; and (d) analyzing, developing and improving our products and services.

**PAYWISER is the ‘Processor’**, processing your personal data on behalf of the ‘controller, if you are a Customer of a certain company (e.g. Merchant) that uses PAYWISER-provided Services, or one of its employees who uses the Services, when we provide to the Merchant integration and access to Gateway Software and technical support necessary for acceptance of the Cards on Merchant Website and settling payment transactions. In this case the Merchant as the Service User is the controller of your personal data and should provide you appropriate information about how it processes your personal data and the appropriate contact to receive your Data Subject Right Requests such as request to get information on the processing of your personal data, request to access, correction, deletion or portability of their personal data and objection to processing including objecting to processing for direct marketing purposes, which includes profiling to the extent that it is related to such direct marketing.

## 3. HOW DO WE COLLECT YOUR PERSONAL DATA AND WHICH DATA CATEGORIES WE PROCESS?

**We collect your personal data** when (a) you use our website at [www.paywiser.eu](http://www.paywiser.eu); (b) you use one of our business applications (such as E-commerce website, internet payment pages, mobile app etc.) and (c) you use any of the Services available to you through the our business applications or website.

We may also collect your personal data from other people or companies or other sources.

Type of personal data	We collect information, when:	We collect the following data categories:
Information you give us	<ul style="list-style-type: none"> <li>- you fill in any forms</li> <li>- you correspond with us</li> <li>- you register to use any of our business applications</li> <li>- you enter into a Business Relationship with PAYWISER (as an individual/End User or as a Representative), or otherwise use any of our Services</li> <li>- you take part in online discussions or promotions</li> <li>- you speak with a member of our social media or customer support teams (e.g., through our social media pages, website, via e-mail)</li> <li>- you enter a competition or share information with us on social media</li> <li>- contact us for other reasons</li> </ul>	<ul style="list-style-type: none"> <li>- your name, address, and date of birth</li> <li>- your email address, phone number and details of the device you use (e.g., your phone, computer or tablet)</li> <li>- your registration information</li> <li>- your ownership interest in the Service User (e.g., in Merchant)</li> <li>- your political exposure</li> <li>- details of the relevant PAYWISER business relationship you are associated with (if relevant, including the account number, sort code, vIBAN)</li> <li>- details of your PAYWISER payment cards, including the card number, expiry date and Card Verification Method (CVM Code - the last three digits of the number on the back of the card)</li> <li>- copies of your identification documents (e.g. your passport) including place and date of birth, citizenship, number if ID document, the name of the issuer of the ID document, date of issue and date of validity of the ID document, a photo of the ID document, and any other information you provide to verify your identity and to prove you are eligible to use our services</li> <li>- your country of residence, tax residency information and tax identification number</li> <li>- records of our discussions, if you contact us or we contact you (including records of phone calls)</li> <li>- your image in photo or video form (where required as part of our due diligence Know-Your-Customer (KYC) and Know-Your-Business (KYB) checks, to verify your identity, including your photo taken by yourself for a facial recognition (sensitive data)</li> <li>- if relevant, your bank account information (e.g., account owner information, account number and details)</li> <li>- information about other people (such as your family, the company's shareholders, directors, employees, customers or business partners) where we are legally required to ask for such information (for example, as part of KYC or KYB checks or under anti-money laundering laws and to assist with fraud monitoring)</li> </ul> <p><b><i>Where you, or your company, give us personal data about other people, you are responsible for ensuring that they understand how we will process their personal data.</i></b></p>
Information collected from your use of our products and services	you use our website or the business application (e.g., mobile app, Paywiser Dashboard etc.)	<ul style="list-style-type: none"> <li>- technical information, including the internet protocol (IP) address, the browser type and version, the type of device you use, a unique device identifier, mobile network information, your mobile operating system, the type of mobile browser you use</li> </ul>

		<ul style="list-style-type: none"> <li>- information about your visit, services you viewed or searched for, page response times, download errors, length of visits to certain pages, methods used to browse away from the page</li> <li>- information on Transactions (e.g., payments into and out of your Paywiser account), including transactions you carry out as a Merchant's Customer, your name, billing and shipping address, the date, time, amount, currencies, exchange rate, details of the Merchant with the transaction (including merchants' locations),</li> </ul>
Information from your employer	a company that has a business relationship with PAYWISER (e.g., a Merchant as your employer) nominates you as an account holder or Representative	<ul style="list-style-type: none"> <li>- your name and business contact details</li> <li>- account log-in credentials</li> </ul>
Information from websites or social media	if you make information about you publicly available on websites, social media websites or business applications, we do this as part of our KYB and KYC checks only	<ul style="list-style-type: none"> <li>- all information you make publicly available</li> </ul>
Information from others	We collect personal data from third parties or other people, such as financial institutions, official registers and databases, fraud prevention agencies and partners who help us to provide our Services.	<ul style="list-style-type: none"> <li>- all information about you that is available to PAYWISER (usage of those data for enhanced due diligence checks, security searches, KYC and KYB checks, fraud prevention, sanctions screening etc.)</li> </ul>
Information from publicly available sources	personal data that are accessible to PAYWISER from publicly available sources	<ul style="list-style-type: none"> <li>- all information about you that are publicly available to PAYWISER, such as media stories, online register of directors etc. (usage of those data for enhanced due diligence checks, security searches, KYC and KYB checks, fraud prevention etc.)</li> </ul>

#### 4. HOW DO WE USE YOUR PERSONAL DATA?

We use your personal data for	Our legal basis for using your personal data
<p><b>Providing our Services</b></p> <p>If you apply to use a PAYWISER product or service, we use your personal data to check your identity before we decide whether or not to approve your application. We must comply with fraud monitoring, prevention and detection obligations, laws associated with the identification and reporting of illegal and illicit activity, such as "Anti-Money Laundering ("AML") and Know-Your-Customer ("KYC")" or Know-Your-Business ("KYB") obligations, and financial reporting obligations (e.g., recording and verifying User's identity for the purpose of compliance with legislation intended to prevent money laundering</p>	<ul style="list-style-type: none"> <li>- our contractual obligations</li> <li>- our legal obligations</li> <li>- our legitimate interests (to improve our efficiency and to provide you better products and services)</li> </ul>

<p>and financial crimes).</p> <p>We use your personal data to:</p> <ul style="list-style-type: none"> <li>- meet our contractual and legal obligations relating to any PAYWISER products or services you use (for example making payments into and out of your PAYWISER account)</li> <li>- exercise other rights we have under any agreement we have with you</li> <li>- provide you with customer support services. We may record and monitor any communications between you and us, including video or phone calls, if relevant, to maintain appropriate records, check your instructions, analyze, assess and improve our services, and for training and quality control purposes.</li> </ul>	
<p><b>Protecting against fraud</b></p> <p>We use your personal data to check your identity and to protect against fraud, keep to financial crime laws and to confirm that you are eligible to use our Services. We also use it to help us better understand your as an individual or your company's financial circumstances and manage fraud risks related to your use of PAYWISER Services (e.g. PAYWISER account etc.).</p>	<ul style="list-style-type: none"> <li>- our legal obligations</li> <li>- our legitimate interest (to improve our fraud management and prevention processes)</li> </ul>
<p><b>Marketing and promotion of our products and services</b></p> <p>We use your personal data to do the following:</p> <ul style="list-style-type: none"> <li>- provide you with information about other products and services we offer that are similar to those you already use (or have asked about, where allowed by law)</li> <li>- if you agree, provide you with information about our partners' promotions or offers which we think you might be interested in</li> <li>- if you agree, allow our partners and other organizations to provide you with information about their products or services</li> <li>- measure or understand the effectiveness of our marketing and advertising, and provide relevant advertising to you</li> </ul>	<ul style="list-style-type: none"> <li>- our legitimate interests (to send direct marketing, ensure our direct marketing is relevant to your interests, develop our products and services, and to be efficient about how we meet our legal and contractual duties)</li> <li>- consent (where legally required for direct marketing)</li> </ul>
<p><b>Keeping our services up and running</b></p> <p>We use your personal data to manage our website and our applications, (including troubleshooting, data analysis, testing, research, statistical and survey purposes), and to make sure that content is presented in the most effective way for you and your device.</p> <p>We also use your personal data to:</p> <ul style="list-style-type: none"> <li>- verify your identity if you contact our customer support</li> <li>- allow you to take part in interactive features of our services, if relevant</li> <li>- tell you about changes to our Service</li> <li>- help keep our website and our business applications safe and secure</li> </ul>	<ul style="list-style-type: none"> <li>- our contractual obligations</li> <li>- our legitimate interests (to improve our efficiency in meeting our obligations, in keeping to applicable regulations and to present relevant content)</li> <li>- consent (where required by law)</li> </ul>
<p><b>Improving our products and services</b></p> <p>We ask you for your opinion about our products or services</p>	<p>our legitimate interests (to understand customers' expectations for being able to improve the quality of our existing products and services and to develop new ones)</p>

<p><b>Meeting our legal obligations, enforcing our rights and other legal uses</b></p> <p>We use your personal data:</p> <ul style="list-style-type: none"> <li>- to share it with other organizations (e.g., government authorities, law enforcement authorities, tax authorities, fraud prevention agencies)</li> <li>- in connection with legal claims</li> <li>- to help detect or prevent crime</li> </ul> <p>Sometimes, we are legally required to ask you to provide information about other people. For that reason, we might ask you to explain the source and origin of your income and / or mutual capital connections:</p> <ul style="list-style-type: none"> <li>- how somebody got the money in the first place to pay it into your PAYWISER account</li> <li>- your relationship with somebody who pays money into your PAYWISER account</li> </ul> <p><i>Where you, or your company, give us personal data about other people, it is your responsibility to ensure they understand how we will process their personal data.</i></p>	<ul style="list-style-type: none"> <li>- our legitimate interests (e.g., to protect PAYWISER during a legal dispute)</li> <li>- our legal obligations</li> </ul>
<p><b>Helping you to provide services to your customers</b></p> <p>We may provide payment processing services to you or your company (e.g., the Merchant). Where this happens, you, or your company, are responsible for deciding:</p> <ul style="list-style-type: none"> <li>- if we collect your customers' personal data</li> <li>- how we process your customers' personal data on your behalf</li> </ul> <p>You, or your company, are the 'Controller' of your customers' personal data and we process their data on your behalf as the 'Processor'.</p> <p>Where we help you to provide services to your customers, we will set out our data processing and data protection obligations in our contract with you.</p>	<ul style="list-style-type: none"> <li>- our contractual obligations</li> <li>- our legal obligations</li> </ul>

**Preparing anonymous statistical datasets.** We prepare anonymous statistical datasets about spending patterns: (i) for forecasting purposes; (ii) to understand how you use PAYWISER business applications or account and (iii) to comply with governmental requirements and requests. These datasets may be shared internally or externally with others, including non-PAYWISER companies/institutions. We produce these reports using information about you, HOWEVER, the information used and shared in this way is never personal data and you will never be identifiable from it.

**Whenever your personal data is processed based on our legitimate interest or based on your explicit consent,** you have the right to object to such processing and to withdraw your consent at any time without affecting the lawfulness of processing based on such consent before the consent is withdrawn. We will always offer you a possibility to manage your choices for receiving our messages with promotional and other content.

**Compliance with Legal Obligations.** We use personal data to meet our contractual and legal obligations related to anti-money laundering, Know-Your-Customer ("KYC") and Know-Your-Business ("KYB") laws, anti-terrorism, anti-fraud, export control and prohibitions on doing business with restricted persons or in certain business areas, and other legal obligations. We strive to make our Services safe, secure and compliant, and the collection and use of personal data is critical to this effort. For example, we may monitor patterns of Payment Transactions and

other online signals and use those insights to reduce the risk of fraud, money laundering and other activity that is harmful to PAYWISER or you.

**Minors.** PAYWISER-provided Services are not directed to minors, including children under the age of 18, and we request that they do not provide personal data through the Services. In some countries, we may impose higher age limits as required by applicable law.

## 5. WHO ARE YOUR PERSONAL DATA SHARED WITH?

In the scope of PAYWISER-provided Services your personal data is used by:

- **PAYWISER.** Your personal data are shared within PAYWISER entity and are available to authorized personnel, responsible for providing our products and services. These persons are legally and contractually obliged to protect the confidentiality of personal data.
- **Service Providers or Processors** that use your personal data on our behalf and based on our instructions. PAYWISER uses their services in order to provide Services to you as our Service Users and to communicate, market and advertise regarding our Services. Service providers provide a variety of critical services, such as hosting (storing and delivering), analytics to assess the speed, accuracy and/or security of our Services, identity verification, customer service, email and auditing. We authorize such service providers to use or disclose your personal data that we make available to perform services on our behalf and to comply with applicable legal requirements. We require such service providers to contractually commit to protect the security and confidentiality of personal data they process on our behalf. Our service providers are predominantly located in the EEA and Hong Kong.

In order to adequately fulfill our contractual and legal obligations, we must also disclose your personal data to third parties:

- **Financial Partners.** “**Financial Partners**” are financial institutions that we partner with to offer the Services (including Card Schemes, Banks etc.).
- **Compliance and Harm Prevention.** We share personal data: (i) to competent state authorities and authorities responsible for financial, tax or banking supervision (e.g., the Office for the Prevention of Money Laundering, the Financial Administration, courts, etc.) in order to comply with applicable law; (ii) to payment method providers, to comply with rules imposed by payment method in connection with use of that payment method (e.g. network rules for Mastercard, UnionPay or other); (iii) to enforce our contractual rights; (iv) to secure or protect the Services, rights, privacy, safety and property of PAYWISER, you or others, including against other malicious or fraudulent activity and security incidents; (v) to respond to valid legal process requests from courts, law enforcement agencies, regulatory agencies, and other public and government authorities, which may include authorities outside your country of residence and (vi) to natural and legal persons who demonstrate an appropriate legal basis for receiving personal data, based on their reasoned written request or natural and legal persons who present themselves with the authorization of the individual to whom the personal data refer.
- **Corporate Transactions.** In the event that we enter into, or intend to enter into, a transaction that alters the structure of our business, such as a reorganization, merger, sale, joint venture, assignment, transfer, change of control, or other disposition of all or any portion of our business, assets or stock, we may share personal data with third parties in connection with such transaction. Any other entity which buys us or part of our business will have the right to continue to use your personal data, but subject to the terms of this Policy.
- **Others with Consent.** In some cases, we might refer you to, or enable you to engage with our other Partners for certain services to be provided to you. In these cases, we will clearly disclose the identity of the third party and your personal data and information related to you will be shared with them only based on your prior explicit consent.

All users of your personal data are obliged to respect and protect personal data in accordance with the applicable legislation on the protection of personal data and other legal regulations.

**We will never sell your personal data.**

## **6. ARE YOUR PERSONAL DATA TRANSFERRED OUTSIDE EU /EEA?**

We are a global business, providing an international Services, so we may need to transfer your personal data outside the European Economic Area (EEA). Personal data may be stored and processed in any country where we do business; or where our service providers do business; or if you use an international payment method or financial partner service, the countries in which that payment method or financial partner operates, when: (i) the transfer is necessary for the performance of a contract with you or in the case of negotiations to conclude a contract with you (e.g. in the case of Transactions to or from a third country); (ii) the transfer is necessary for the conclusion or implementation of a contract between the PAYWISER and another natural or legal person that is in your interest (e.g. in the case of providing Services in the territory of a third country); (iii) PAYWISER receives a legal request to provide data to administrative authorities for the implementation of measures to prevent money laundering and measures against the financing of terrorist activities.

We may transfer your personal data to countries other than your own country. These countries may have data protection rules that are different from your country. When transferring data across borders, we take measures to comply with applicable data protection laws related to such transfer. Where applicable law requires a data transfer mechanism, we use one or more of the following: (i) sign with a data recipient outside the EEA EU Standard Contractual Clauses, approved by the European Commission, to ensure an adequate level of protection for the transfer of your personal data to those entities outside the EEA; (ii) verification that the recipient has implemented Binding Corporate Rules, or (iii) other legal methods available to us under applicable law.

## **7. FOR HOW LONG DO WE STORE YOUR PERSONAL DATA?**

We retain your personal data as long as we are providing the Services to you or our Service Users. Even after we stop providing Services directly to you or a Service User with which you are doing business, and even if you terminate your business relationship with PAYWISER or complete a Transaction with a Service User, we retain your personal data in order to comply with our legal and regulatory obligations, such as fraud monitoring, detection and prevention activities; to comply with our tax, accounting, and financial reporting obligations, where we are required to retain the data by our contractual commitments to our financial partners, and where data retention is mandated by the payment methods you used.

We keep personal data in accordance with limitation periods and retention obligations that are imposed by applicable law. As a rule, your personal data is kept for ten (10) years after the termination of the business relationship or execution of the transaction. Data processed on the basis of your consent are kept until your cancellation or requests for data deletion, but no longer than ten (10) years after the termination of the business relationship or until the purpose for which they were acquired is fulfilled.

After the expiration of the retention period, personal data are deleted, destroyed or anonymized - unless there is another legal basis or if this is necessary to enforce or defend legal claims.

## **8. WHAT ARE YOUR DATA SUBJECT RIGHTS?**

You may have choices regarding our collection, use and disclosure of your personal data:

### **a. Opting out of receiving electronic communications from us**

If you no longer want to receive marketing-related emails from us, you may opt-out via the unsubscribe link included in such emails or by requesting the exercising of your right. We will try to comply with your request(s) as soon as reasonably practicable. Please note that if you opt-out of receiving marketing-related emails from us, our partners may still send you messages and direct us to send you messages on their behalf.

### **b. Your data protection rights**

You may have the following rights with regard to the personal data PAYWISER processes as the Controller:

- the right to request confirmation of whether PAYWISER processes personal data relating to you, and if so, to request a copy of that personal data (Right to access);
- the right to request that PAYWISER corrects or updates your personal data that is inaccurate, incomplete or outdated (Right to rectification);
- the right to request that PAYWISER erase your personal data in certain circumstances provided by law (Right to deletion / erasure or Right to be forgotten);
- the right to request that PAYWISER restrict the use of your personal data in certain circumstances, such as while we consider another request that you have submitted (Right to restrict processing);
- the right to request that we export your Personal Data that we hold to another company, where technically feasible (Right to portability);
- where the processing of your personal data is based on your previously given consent, you have the right to withdraw your consent at any time (Right to withdraw consent);
- where we process your information based on our legitimate interests, you may also have the right to object to the processing of your personal data (Right to object to processing). Unless we have compelling legitimate grounds or where it is needed for legal reasons, we will cease processing your information when you object.

### **c. Process for exercising your data protection rights**

To exercise your data protection rights please contact us by sending your message to the following e-mail address: [privacy@paywiser.eu](mailto:privacy@paywiser.eu).

PAYWISER will decide on the individual request of the individual without undue delay, or at the latest within the statutory period of 30 days from the receipt of the request.

For all questions regarding data processing or your rights, or in case of misuse of your data, please contact the authorized person for data protection: [privacy@paywiser.eu](mailto:privacy@paywiser.eu).

When resolving complaints related to the processing of personal data, which we cannot resolve directly with you, we cooperate with the competent regulatory authorities. You have the right to legal protection. You can contact the Information Commissioner of the Republic of Slovenia. Before each application, please contact us so that we can solve your problem together.

If you are an individual/Customer doing business or transacting with our Service User (e.g., Merchant using PAYWISER-provided Services), please refer to the privacy policy or notice of the Service User or contact the Service User directly.

## **9. DO YOU MAKE AUTOMATED DECISIONS ABOUT ME?**

PAYWISER does not use means to make automated decisions that could have legal consequences for you. In the event of an automated decision, we will notify you beforehand and give you the right to personal intervention by the controller; the right to express your point of view; the right to get an explanation of the decision made in this way and the right to challenge such a decision.

## 10. UPDATES AND NOTIFICATIONS

We may change this Policy from time to time to reflect new services, changes in our privacy practices or relevant laws. The “Last updated” legend at the top of this Policy indicates when this Policy was last revised. Any changes are effective when we post the revised Policy.

We may provide you with disclosures and alerts regarding the Policy or personal data collected by posting them on our website.

If applicable law requires that we provide notice in a specified manner prior to making any changes to this Policy applicable to you, we will provide such required notice.

We make reasonable efforts to provide a level of security appropriate to the risk associated with the processing of your personal data. We maintain organizational, technical and administrative measures designed to protect personal data covered by this Policy against unauthorized access, destruction, loss, alteration or misuse. Personal data is only accessed by a limited number of personnel who need access to the information to perform their duties. Unfortunately, no data transmission or storage system can be guaranteed to be 100% secure.

If you have reason to believe that your interaction with us is no longer secure, please contact us.

If you have any questions or complaints about this Policy, please contact us by sending your message to [privacy@paywiser.eu](mailto:privacy@paywiser.eu).

## Fee Information Document



**Name of the account provider: PAYWISER družba za izdajo elektronskega denarja in plačilne storitve, d.o.o.**

**Account name: eGlobex Payment account for consumers in the Globex program**

**Date: 08 April 2026**

- This document informs You about the fees for using the main services linked to the eGlobex Payment Account. It will help You to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available on the Price list, Framework Agreement and General Terms and Conditions for eGlobex Payment Account for Consumers in the Globex Program.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	<b>€ 9.90 monthly (total annual amount € 118.80)</b>
Account opening	€ 59.90 one-off (includes € 49.90 package opening + € 10.00 onboarding/application processing)
Closing the account	€ 4.00
<b>Payments (excluding cards)</b>	
Credit transfer	
eGlobex Internal transfer (between customers in Globex Program)	€ 0.35
External transfer (SEPA/SEPA instant payment) - outgoing	€ 1.99

External transfer (SEPA/SEPA instant payment) - incoming	€ 0.69 + 0.40% of amount
<b>Cards and cash</b>	
Providing a debit card - virtual	€ 0.99
Providing a debit card - physical	Included in Account Opening Fee
Cash withdrawal	
With a debit card at ATM in the EEA region	0.95% of amount + € 1.90
With a debit card at ATM International	2.85% of amount + € 2.20

## GLOSSARY

### of standardised Terms and Definitions

This document sets out a number of standardised terms, and their meaning, related to the most common services linked to a payment account. The purpose for standardising these terms is to help customers compare common services and fees with other payment services providers.

<b>Term</b>	<b>Definition</b>
Account Opening	The Account Provider opens a Payment Account for the Consumer.
Cash Withdrawal	The Customer takes cash out of the Customer's Account.
Closing the Account	The Account Provider closes the Consumer's Payment Account.
Credit Transfer	The Account Provider transfers money, on the instruction of the Customer, from the Customer's Account to another account.
Incoming Credit Transfer	The Consumer receives money transferred from another account to the Consumer's Payment Account (e.g., SEPA/Instant SEPA incoming transfer).
Internal Transfer	The Account Provider transfers money, on the instruction of the Consumer, from the Consumer's Payment Account to another Payment Account held with the same Account Provider (e.g., between Paywiser customers within the Globex Program).
Maintaining the Account	The Account Provider operates the Account for use by the Customer.
Outgoing Credit Transfer	The Account Provider transfers money, on the instruction of the Consumer, from the Consumer's Payment Account to another Account (e.g., SEPA/Instant SEPA outgoing transfer).
Payment account	An account held by the Account Provider in the name of the Consumer, through which the Consumer can place funds, withdraw cash and execute and receive Payment Transactions.
Providing a Debit Card	The Account Provider provides a Payment Card linked to the Customer's Account. The amount of each transaction made using the card is taken directly and in full from the Customer's Account.