

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

**VeritasCard© : Cards, Accounts & Wallets**

**General terms for the Issuance and use of the Veritas**

**Mastercard debit payment card for consumers**

**Valid as of 1<sup>st</sup> January 2025**

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

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

These General Terms and Conditions apply to all users (consumers) of the electronic money issuance and redemption services and payment services provided by the Issuer.

## 1. Introductory provisions

1. The issuer of these General Terms and Conditions is Paywiser, a company for the issuance of electronic money and payment services, d.o.o., Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia, registration number: 8640084000 (hereinafter referred to as "Issuer"). Paywiser is a company established under Slovenian law and entered in the Register of Legal Entities of the Republic of Slovenia.
2. Paywiser is authorised by the Bank of Slovenia to provide electronic money issuance and payment services as a hybrid electronic money issuance company (licence no. 0.04.5.4-5/2020-70 of 2 November 2021) and is entered in the register of electronic money issuance companies maintained by the Bank of Slovenia. The register is published on the website of the Bank of Slovenia ([www.bsi.si](http://www.bsi.si)). Paywiser is also authorised to provide its services in other EEA countries. 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.
3. Paywiser is a member of the Mastercard international card scheme with an active Mastercard card licence. Paywiser is the issuer of the Paywiser Mastercard. Mastercard is a registered trademark and the image with the circles is a trademark of Mastercard International Incorporated.
4. The owner of the platform and Veritascard© trademark is Klopercom, a company for acting as distributor of Paywiser products and services under whitelabel through VeritasCard platform. (hereinafter referred to as "Distributor"). Klopercom is a company established under Cyprus law and entered in the Register of Legal Entities of the Republic of Cyprus.
5. The general channel for communication with Users is indicate into contact page [www. cardveritas .com/en/contact-us](http://www.cardveritas.com/en/contact-us) other communication channel may be specified in the General Terms and Conditions depending on the content of the communication.
6. These Terms for the Issuance and Use of the Veritas Mastercard Debit Payment Card for Consumers ("General Terms" or "Terms") constitute a contract between us and the User. Together with the General Terms and Conditions for the service of issuing and redeeming electronic money and providing payment services through the Veritas Payment Account for

Consumers (hereinafter referred to as the "General Terms and Conditions for the Payment Account") and other relevant additional terms and agreements as set out in these Terms or the General Terms and Conditions for the Payment Account, they constitute the contractual framework between Paywiser and the User.

7. These Terms cover the rights and obligations of Users in connection with the provision of payment services and the use of the Veritas Mastercard debit payment card (hereinafter referred to as the "Veritas Card"). Anything not specifically covered by these Terms shall be governed by the General Terms and Conditions of the Payment Account and other documents published on the Veritascard website, which shall be deemed to govern the legal relationship between us and the User. By ordering a Veritas Card, the User expressly acknowledges that he/she is aware of and fully agrees to the contents of these Terms, the General Terms and Conditions for the Payment Account and the General Terms and Conditions for the Use of the Veritas Mobile App and/or the Veritas web interface, and that he/she has been informed of them in sufficient time to enable him/her to familiarise himself/herself with them prior to the conclusion of the contract.
8. These Terms apply to all Users of the Veritas Card, unless otherwise agreed in a separate agreement between us and the individual User.
9. By ordering a Veritas Card, the User expressly acknowledges that he/she understands the English language and agrees to conduct business in English. Otherwise, the User cannot use the Veritas Card and the Veritas Mobile App and/or the Veritas web interface for its management.
10. The headings in these Terms are for reference only and do not limit the scope of application of individual provisions. Capitalised terms have specific definitions and are described in Clause 2 of these Terms (Meaning of Terms) or in the body of the Terms.

## 2. Meaning of terms

1. The following words or phrases, when used in these General Terms and Conditions or any document referred to herein, shall have the following meanings:  
**Account/Payment Account** the electronic money and payment account opened by the distributor at the issuer on behalf of the User and used for the execution of payment transactions and as

a source of funds for the use of the Veritas Card;  
**Business Day** means a day determined by the issuer on which we participate in the execution of a Payment Transaction and performs the necessary activities for such Payment Transaction. The issuer may establish different business days for the provision of different services and/or for the execution of different payment transactions. Unless otherwise agreed, a business day shall be deemed to be any day which is a business day in the Republic of Slovenia (any day other than Saturday, Sunday, public holidays and public holidays under the legislation in force from time to time) and which is also a business day of all other payment service providers involved in the execution of the payment order.

**Consumer** is a natural person who enters into a contractual relationship for his personal purposes, outside the scope of his gainful or professional activity;

**User** means a consumer who uses or has requested the use of the services subject to these General Terms and Conditions and has entered into a contractual relationship with the issuer through the distributor ;

**KYC procedure** means the procedure (know-your-customer or know-your-customer) by which we collect all the necessary information about the User in accordance with the PDPADFT-2;

**Fee** means the fee and other costs and charges payable to us for issuing the Veritas Card and all costs associated with its use and the performance of all other services related to the Veritas Card;

**A durable medium** is any instrument which enables the user to store data addressed to him personally in such a way that it is accessible for subsequent use for as long as is necessary for the purposes of that data and which enables the stored data to be played back unchanged (e.g. magnetic media, e-mail, DVD);

**Veritas web interface** access to the User's Payment Account (hereinafter referred to as the "Veritas web interface") enables the User to use electronic money for payment transactions and to access and manage the Payment Account. The terms and conditions of use are described in more detail in the General Terms and Conditions of Use of the Veritas web interface, published on the Veritascard website. The Veritas Mobile App and/or the Veritas web interface enables the User to manage the Veritas Card and to monitor and confirm transactions (if applicable).

**The Veritas Mobile App and/or the Veritas web interface** has, inter alia, the following functionalities – the User can order a card, manage the card (view card details, set PIN, lock/unlock the card, block the card, etc.), view the balance of the Payment

Account, view the transaction history, change the password to enter the application, etc. The terms and conditions of use are described in more detail in the General Terms and Conditions for the use of the Veritas Mobile App and/or the Veritas web interface, published on the Veritascard website.

**Strong Customer Authentication (SCA)** means User authentication based on the use of two or more elements classified as User knowledge (something only the User knows), ownership (something only the User has) and inherent connection to the User (something the User is), which are independent of each other, since failure of one does not compromise the reliability of the others, and designed to protect the confidentiality of authentication data;

**Contracting Party ("Party")** means the Issuer or the Distributor or the User or both together as Contracting Parties ("Parties");

**Payer** is a natural or legal person who initiates a payment transaction by issuing a payment order or providing consent to the execution of a payment order issued by a payee;

**Payee** means the natural or legal person who is the intended payee of the funds that are the subject of a payment transaction; Statement means a document prepared by the issuer for the User which includes details of payment transactions that have been made during a specified period of time;

**ZPlaSSIED** means the Slovenian Act on Payment Services, Electronic Money Issuing Services and Payment Systems.

**ZPPDFT-2** means the Slovenian Act on the Prevention of Money Laundering and Terrorist Financing.

### 3. Content of the contractual relationship

1. The User's Veritas Card is linked to the User's Payment Account opened with the issuer, in which the User holds electronic money issued by the issuer. The issuer of the Veritas Card is Paywiser. It is a debit payment card.
2. By using the Veritas Card, the User uses the available funds in his/her Payment Account.
3. The User's rights and obligations are set out in these General Terms and Conditions and in the General Terms and Conditions for the Payment Account, and the User has no rights in relation to Mastercard.
4. The User shall have the right to request from us at any time a copy of these Conditions and any other documents forming part of the contractual relationship, in paper form or on another durable medium. The Terms in force from time to time are published on the website [www.veritascard.com](http://www.veritascard.com).

5. The User acknowledges and expressly agrees that all communications, including face-to-face communications, between Paywiser and the User shall be in English unless otherwise agreed by the Parties. All communications and information regarding any changes to the Services and prices and other relevant information shall be provided in English unless otherwise agreed by the Parties. We will also provide the User with an English translation for certain documents, and the User is specifically reminded that the Veritas Mobile App and/or the Veritas web interface through which the User operates his/her Veritas Card is available in English by default.

#### **4. Ordering and registering a Veritas Card**

1. Veritas Card may only be ordered by Veritas Payment Account Users who have successfully completed the Registration and KYC Process and other required activities in accordance with the General Terms and Conditions for the Payment Account.
2. Veritas Card can be ordered by the User via the Veritas Mobile App and/or the Veritas web interface, which can be downloaded on the User's mobile phone, and after the User has successfully registered as a Veritas User. Upon registration, the User selects and sets the 6-digit PIN number of the card.
3. The issuer will issue the Veritas Card based on the information provided by the User to the Distributor. It is the User's obligation to provide accurate information and to notify any changes without undue delay, but no later than within 5 (five) business days.

#### **5. Receipt and activation of the Veritas Card**

1. If the identification and authentication of the User is successful, the issuer shall instantly issue the User with a virtual MasterCard Debit Card (if ordered), which shall be immediately accessible within the Veritas Mobile App and/or the Veritas web interface and available for use by the User, after prior activation of the virtual Card by the User.
2. User has an option to order a physical Veritas Mastercard Debit Card within the Veritas Mobile App and/or the Veritas web interface. To activate contactless payments on a physical card, a transaction with physical card needs to be made using the PIN.
3. Upon receipt of the Veritas Card, the User must immediately sign the Veritas Card in his/her own handwriting in indelible characters. An unsigned card is invalid. All damages and misuse costs resulting from an unsigned card shall be borne by the cardholder.

4. The PIN number of the Veritas Card may never be disclosed to anyone. Paywiser will never disclose the User's PIN number to third parties or ask the User to provide it.
5. The User may change the assigned PIN number at any ATM that allows this or in the mobile application. When changing the PIN number, the User is advised not to choose a PIN number that is easy to guess, such as numbers that are linked to the User (e.g. telephone number, date of birth, etc.) or are part of the data printed on the Veritas Card or are identical to the User's previous PIN number.

## **6. Using the Veritas Card**

1. Veritas Card is the property of the issuer and bears the name and surname of the User. The Veritas Card is non-transferable and may only be used by the User.
2. The Veritas Card is a payment instrument used by the holder in the course of business. The User may use the Veritas Card to order a payment transfer to the Payee. The Veritas Card may be used by the User at any merchant that accepts MasterCard payments. It can also be used to withdraw cash at ATMs in Slovenia or abroad (which may incur additional charges).
3. Each transaction must be personally authorised by the User. The issuer will treat transactions as approved by the User:
  1. if the User's Veritas Card touches and is accepted by a contactless POS terminal or if the User signs a purchase receipt; or
  2. when the PIN number of the User's Veritas Card or other personal security code of the User is used; or
  3. when the User enters the details of his Veritas Card in accordance with the instructions on the payment pages of the Merchant's website or mobile application.
4. The Veritas Card is a debit card, which means that the available balance in the User's Payment Account, accessible via the Veritas web interface, is reduced by the full amount of each transaction made, plus any applicable taxes and Fees and other charges, including any additional ATM usage charges. If the total amount charged exceeds the available balance, the Veritas Card may not be used by the User. The User may check the available balance at any time via the Veritas Mobile App and/or the Veritas web interface or via the Veritas web interface.
5. The issuer will receive the User's approval of the transaction as follows:

1. for online and physical point of sale purchases, at the time the issuer receives the relevant instructions from the merchant acquirer; and
  2. for ATM transactions, at the moment at which the instructions entered at the ATM are received from the ATM operator.
6. The User may revoke a payment order by withdrawing consent to execution. The User may cancel the payment order before the issuer grants authorisation. Once the authorisation has been granted, the User may no longer cancel the execution of the payment transaction. Since the issuer receives the User's authorisation of transactions at almost the same moment, the User will not be able to revoke his/her consent or acquiescence to the transaction at a later date, unless otherwise provided by applicable Slovenian law.
7. The issuer shall allow the User to receive credit transfers to the Veritas Card. The issuer shall transfer all credits to the User's Payment Account and charge the User a fee in accordance with the Price List in force from time to time.
8. The Veritas Card may also be used for transactions in currencies other than the Euro ("Foreign Currency Transactions"). The User settles all obligations related to card transactions, both domestic and international, in euros. In the case of transactions in foreign currencies, the amount by which the User's Available Balance will be reduced is converted to euros on the day of the receipt payment request. For obligations incurred in foreign currencies for which there is a direct conversion rate to Euro (EUR) in the Mastercard International System, the payment amount will be converted from the local currency at the purchase rate to Euro (EUR) on the day the transaction is processed in the Mastercard International System and at the exchange rate set by the Mastercard International System. For obligations in foreign currencies for which there is no direct exchange rate between the local currency and Euro (EUR) in the Mastercard International System, the amount will be converted from the local currency first at the buying rate into US Dollars (USD) and then at the selling rate from US Dollars (USD) into Euros (EUR) on the date of processing of the transaction in the international Mastercard system and at the exchange rate determined by the international Mastercard system (the date of authorisation and the date of processing of the transaction/financial transaction are usually different). Changes in the exchange rate are effective immediately. The exchange rate is subject to fluctuation (even within the same day) and may therefore change between the time the User authorises

the transaction and the time the transaction is settled in the Mastercard Scheme. The User can check the exchange rate used for the transaction in the User's transaction history, which is available via the Veritas Mobile App and/or the Veritas web interface and the Veritas web interface. Card scheme exchange rates may differ from the reference rate of the ECB. 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/global/en/personal/get-support/convert-currency.html>

9. When using the Veritas Card for transactions in foreign currencies, the issuer may charge an additional surcharge for conversion into the foreign currency. If the User chooses to pay/debit by conversion for transactions at physical POS terminals or ATMs, the exchange rate and any conversion costs will be charged by the bank holding the device (POS terminal or ATM). If, when making payments online, the User selects to pay with a Veritas Card entered in solutions of other financial providers, the exchange rate of the third party provider (e.g. Pay Pal, etc.) may be taken into account. Since the actual exchange rate used depends on the transaction processing date (and not the time of card usage), the User and the issuer expressly agree, and the User consents, that the issuer will not provide informational messages regarding the execution of card transactions at the point of sale or ATM where currency conversion in any currency of the EGP countries other than the euro takes place. Instead, the user will check and compare the informational exchange rate 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/global/en/personal/get-support/convert-currency.html> In case the User wishes to receive messages regarding currency exchange rates before authorizing a payment transaction, the distributor will provide such messages in the form of push notifications in the Veritas Mobile App and/or the Veritas web interface upon the User's request.
10. For security reasons, merchants must obtain issuer approval for all transactions made with a Veritas Card. In certain circumstances, Merchants may require the User to authorise a higher balance on the User's Payment Account than the value

of the transaction the User wishes to make. The User will only pay the actual and final amount of the transaction made by the User and must know with certainty the exact amount of the transaction at the time of approval. This can happen: in hotels, car rentals and with some online merchants - some merchants' websites send a payment authorization request upon registration or completion of a purchase to check whether funds are available. This temporarily affects the available balance. Many traders, especially online traders, do not deduct the amount of the payment until the goods have been dispatched. Any payments made in this way must then be taken into account by the User for other purchases and to ensure that an adequate balance is available to pay for all purchases. All funds reserved will be released by the issuer without undue delay, as soon as it is aware of the exact amount of the transaction and as soon as it has received the appropriate instructions for the transaction from the Merchant.

11. If the Merchant agrees to reimburse the funds for a purchase made with a Veritas Card, the funds will be added to the available balance in the User's Payment Account upon receipt by the issuer from the Merchant.
12. The expiry date of the Veritas Card is printed on the card or is also visible in the Veritas Mobile App and/or the Veritas web interface. Once the Veritas Card expires, it may no longer be used. Before the latter expires, the distributor may automatically send the User a replacement card (for which a fee may be charged).
13. In the event of the User's death, the Veritas Card shall cease to be valid from the date the issuer is notified by the distributor of the Card User's death. The termination of the validity of the Card itself shall not affect the obligation of the User or his/her heirs to pay the obligations arising from the use of the Card up to the date of termination of the validity of the Card.

## **7. Safe use of the Veritas Card**

1. When using the Veritas Card, the User must act with care and caution. He must comply with all the provisions of these General Terms and Conditions. He/she must also protect his/her card to prevent as far as possible any loss, theft or other unauthorised confiscation or misuse of the card and any consequential material damage. The Veritas Card may only be used by the User personally and may not be lent to anyone or made available for use by third parties. When using the card to make payments, the User must monitor the entire process at all times and must not let the card out of his/her sight. At the point of

sale, the Veritas Card shall be inserted or swiped or brought closer to the POS terminal only once. Otherwise, the User should request the Point of Sale to provide the User with a confirmation of authorisation for each failed authorisation.

2. Before entering a PIN number or signing a purchase confirmation, the User should always make sure that the amount printed or displayed matches the amount he/she wishes to authorise. When entering the PIN number, the User should always pay attention to his surroundings and cover the dial with his other hand or a suitable object. The User should ensure that he/she is standing alone in front of the machine and that no one is looking over his/her shoulder. The User should also not ask for help from passers-by if he/she does not understand or know how to use the machine.
3. Upon request by the Merchant at a physical point of sale, the User must allow the Merchant to verify the validity date of the Veritas Card and to identify the User.
4. Users should only make online purchases with the card on secure websites (appropriate browser code) and from reliable and verified providers of goods and services. The user should always check whether there may be public announcements of online fraud in the media or on social networks. To access online sales sites, the User should only use devices that are protected against hacking and malware (viruses, Trojan horses, etc.) by appropriate technical and software protection. The data recorded on the Veritas Card (name and surname of the cardholder, card number "PAN", validity date, CVC code) are security mechanisms of the card and must not be communicated to anyone except when entering them at the online point of sale.
5. When an SCA is used for remote payment transactions, it contains elements to dynamically link the payment transaction to a specific amount and a specific payee. The user confirms the online payment in the Veritas Mobile Application and/or Veritas Web Interface by entering a password or by using his/her biometric data.
6. The User is responsible for the safe custody of his Veritas Card, its data and security data for the use of the Veritas Mobile App and/or the Veritas web interface
7. It is prohibited:
  1. to allow another person to use the User's Veritas Card or its data or the Veritas Mobile App and/or the Veritas web interface; or

2. record his PIN number or security details in a way that would allow third parties to misuse the User's Veritas Card or Veritas Mobile App and/or the Veritas web interface; or
  3. disclose their PIN number or other security details or make them accessible to third parties;
  4. enter your PIN number into an ATM that does not appear to be genuine, has been tampered with, has suspicious devices installed or is operating suspiciously; or
  5. allow another person to take the User's Veritas Card out of the User's line of sight; or
  6. enter their PIN number into an ATM or POS terminal in such a way that it can be seen by others; or
  7. leave the Veritas Card with other items in a car, in a public cloakroom, in a hotel room safe or similar; or
  8. use the Veritas Card for any unlawful purpose, including the payment for goods or services prohibited by the country in which the User uses the Card.
8. The User must regularly monitor the available balance and transaction history via the Veritas Mobile App and/or the Veritas web interface to identify any unauthorised use of the Veritas Card and to check for the existence of unknown transactions. The distributor will also send the User card transaction statements via the Veritas Mobile App and/or the Veritas web interface. The User is obliged to check at least once a day that the card is in his/her immediate possession.
  9. The Veritas Card may also be used in cases where a real-time confirmation cannot be obtained but the User has an adequate balance available for the transaction. This may be the case for transactions on trains, boats, planes, toll booths, etc. For such transactions carried out, the User, whatever the reason, is liable and obliged to pay the issuer immediately and without any special reminder the amount exceeding the available balance of his Veritas Card.
  10. The Veritas Card may not be used as an identification document.
  11. When using the Veritas Card, the User is obliged to observe the restrictions on the use of the Payment Account to which the Card is linked, which are described in the General Terms and Conditions for the Payment Account. Each transaction is subject to a spending limit check and may be declined if it does not meet the spending limit criteria. It is the User's responsibility

to select and control the Card spending limits within the permitted limits.

12. Veritas Mobile App and/or the Veritas web interface may only be used on devices on which the operating system has not been modified, which do not have the protections against the use of unapproved applications removed and whose configuration only allows the installation of software from sources approved by us (including, but not limited to, the Apple App Store, Google Play). The Veritas Mobile App and/or the Veritas web interface is used by the User on other devices at the User's own risk, and we shall not be held liable for any financial loss or loss of data or information.
13. The User is also obliged to comply with any other instructions, warnings or advice of the distributor relating to the use of the Card, which are published on the website [www.cardveritas.com](http://www.cardveritas.com) or provided to the User by the distributor via the web interface or via the App or otherwise.
14. We shall not be liable for any damages suffered by the User as a result of the theft or loss of the mobile device or SIM card.

#### **8. User's material responsibility and approvals**

1. The use of the Veritas Card issued by the issue for the User's Payment Account is the User's sole responsibility.
2. The User is responsible for all transactions authorised by the User in accordance with the provisions of these General Terms and Conditions.
3. The User shall be responsible for the use of the Veritas Card issued under these General Terms and Conditions and for all Fees and any other charges incurred in respect of the Card.
4. The User shall be materially liable for all transactions resulting from its misuse, wilful breach of these General Terms and Conditions, failure to exercise due diligence or gross negligence. Failure to comply with the obligations regarding the safe use of the Card set out in Section 7 of these Terms and Conditions shall be deemed to constitute gross negligence on the part of the User.
5. The User agrees to indemnify us and our partners, sponsors, service providers and their concerns as soon as possible and to assume their material liability in respect of their costs in any litigation arising out of the enforcement of these General Terms and Conditions and/or breach of these General Terms and Conditions, or misuse of the Veritas Card, the Veritas Mobile App

and/or the Veritas web interface login details or PIN by the User or with the User's approval.

## **9. Loss, theft or damage of the Veritas Card**

1. In the event of loss, theft, misuse or other events that create a risk of unauthorised use of the Veritas Card, the User must immediately arrange for the Veritas Card to be blocked via the Veritas Mobile App and/or the Veritas web interface and notify the distributor thereof. The User may also contact the distributor through one of the channel listed into the contact page [www. cardveritas .com/en/contact-us](http://www.cardveritas.com/en/contact-us) or at legal (at [cardveritas.com](mailto:cardveritas.com) to block the Veritas Card.
2. Provided that the User has immediately blocked his Veritas Card via the Veritas Mobile App and/or the Veritas web interfaces as described in the preceding paragraph and paragraph 9.3 does not apply, the User shall not be liable for any losses incurred after the User has blocked the card or notified the distributor to do so.
3. For any loss resulting from unauthorised payment transactions arising from the use of a lost or stolen payment instrument or the misappropriation of a payment instrument before the User has blocked the Veritas Card or requested the distributor to do so, the User shall be liable for damages up to a maximum amount of EUR 50.
4. Clause 9.3 of these Conditions shall not apply if:
  1. the loss, theft or misuse of the Payment Instrument was not detected by the Payer prior to payment, except where the Payer has acted fraudulently as set out in clause 9.5 of this Agreement; or
  2. the loss was caused by the acts or omissions of an employee, agent or affiliate of the issuer or of the outsourcing company.
5. Notwithstanding the preceding clauses, the User shall be liable for all consequences of the loss if the User has acted fraudulently, intentionally or with gross negligence (e.g. The User did not use the Veritas Card in accordance with the provisions of these General Terms and Conditions on the safe use of the Card; did not notify the distributor when he/she became aware of the loss, theft or misuse of the Card in accordance with the provisions of these General Terms and Conditions; did not, after receiving the Card, take all reasonable steps to protect the security features of the Card which allow the User to be identified and are personally linked to him/her - personal PIN number, etc.) and shall bear the entire loss

incurred before and after the blocking of the Card by the User himself/herself.

6. In the event of multiple loss, theft or misuse of the Veritas Card, we may refuse to reissue the Card or restrict transactions with the Card.
7. If the User informs the distributor that the Veritas Card has been lost/stolen, the User must also report this to the nearest police station. In the event of a report being made at a police station, the User must request a photocopy of the report or a certificate of reporting, which must be provided to the distributor upon request.
8. We shall be entitled, but not obliged, to carry out a preventive blocking of the card in the event that it implements operational security measures, for example, if there are reasons to believe that the card may be misused or the card details stolen, or if there is a suspicion of unauthorised or fraudulent use of the card, etc. We may, upon detection of suspected misuse of the card, as a preventive measure and on its own or upon confirmation and approval of the User, block the existing card and order a new card, notifying the User thereof. In this case, the User shall receive the new Veritas Card and the new PIN number in the manner agreed upon when the Veritas Card was issued.

## **10. Fees and costs**

1. The Veritas Card is subject to the Fees set out in the Price List published on the Veritascard website.
2. The User authorises and permits us to recover all Fees from the User's Payment Account, which shall be notified to the User by means of a Statement in the manner agreed in the General Terms and Conditions for the Payment Account.
3. We shall not charge the User any value added tax for the services provided under this Agreement and the General Terms and Conditions, as the services in question are exempt from the Value Added Tax Act.

## **11. Neodobrene transakcije in nepravilno izvedene transakcije**

1. The User must regularly check the history of transactions with the Veritas Card in the Veritas Mobile App and/or the Veritas web interface, in accordance with paragraph 7.8. If the User has reason to believe that a particular transaction has not been authorised by the issuer or that it has been incorrectly executed, the User must notify the distributor immediately at legal (at)

cardveritas.com , and no later than 13 months from the date of the transaction in question.

2. If the User has initiated a transaction but the recipient claims not to have received the transfer, the distributor will inform the issuer which will immediately attempt to trace the transaction and notify the User of the results. If the issuer is unable to prove that the recipient's payment service provider received the transfer, the issuer will refund the User and restore the available balance to what it would have been without the transaction in question.
3. the issuer will execute each transaction using the information provided by the User through the Veritas Mobile App and/or the Veritas web interface and will not be liable for non-execution or incorrect execution if it turns out that the User has provided incorrect information to the distributor. However, the issuer will use reasonable endeavours to recover the money of such transaction and may charge the User for the costs involved.
4. If the issuer is responsible for an incorrectly executed transaction notified by the User to the issuer in accordance with paragraph 11.1, the issuer will refund the User the amount in question and restore the available balance to what it would have been without the transaction in question, or ensure that the transaction is executed correctly.
5. If the issuer is obliged to refund the User, it will do so immediately and in any event by the end of the next Business Day following the day on which the issuer became aware of the unauthorised transaction (unless the issuer or the distributor has reasonable grounds to believe that the User has acted fraudulently, in which case the issuer will notify the competent authorities in accordance with the law). If, after investigation, the issuer reasonably believes that it was not obliged to refund the money to the User for any reason or that it has refunded the User an excessive amount, it may cancel the previous refund and claim from the User any loss that it may have suffered as a result of the User's use of the Veritas Card.
6. If the User has agreed that a third party may be reimbursed from his/her Payment Account (e.g. if the User has given his/her Veritas Card details to a merchant for the purpose of making recurring payments), he/she may ask, through Veritas Mobile App and/or the Veritas web interface, the issuer to reimburse the payment under the following conditions:
  - the exact amount of the payment was not specified at the time of authorisation;

- the amount of the charge to the User's Veritas Card was greater than reasonably expected in the circumstances, including in light of previous similar payments; and
  - the User sends a request for reimbursement within eight weeks of the date on which the payment was debited from his/her Payment Account.
7. The issuer through the distributor may request the User to provide such information as is reasonably necessary to verify compliance with the conditions set out in paragraph 11.6.
  8. If the User requests the issuer to refund the funds in accordance with paragraph 11.6, the issuer will, within 10 Business Days of the date of receipt of the User's request (if the issuer requests further information in accordance with paragraph 11.7, then within 10 Business Days of the date of receipt of that information):
    - refund the payment in full; or
    - inform the User of the reasons for refusing the refund.
  9. The User shall not be entitled to reimbursement in accordance with paragraphs 11.6 and 11.8 in the following cases
    - if the User has given his/her consent for the payment to be made; and
    - the Issuer (or the person or merchant to whom the User wished to pay) has given him information about the payment in question at least four weeks before the due date for payment, where applicable,
    - whether the reason for the payment being greater than reasonably expected is a change in the exchange rate.
  10. The User cannot claim that he/she did not give consent for the execution of a payment transaction or that the payment transaction was not executed correctly, provided that the payment transaction was authenticated, the payment transaction was correctly recorded, the execution of the payment transaction was not affected by any technical malfunction or other deficiency of the service.
  11. If the complaint is unjustified, we will charge the User for the costs of the complaint in accordance with the Price List.

## **12. Amendments to the General Terms and Conditions**

1. We may amend these General Terms and Conditions, including the Price List, by giving the User at least two months' notice of the amendments. At the same time, the most recent version of

these General Terms and Conditions in force from time to time will always be available at [www.cardveritas.com](http://www.cardveritas.com)

2. If the User does not agree with the changes to the General Terms and Conditions, he/she may withdraw from the contract and cancel his/her Veritas Card free of charge within the aforementioned two-month period.
3. If the User does not withdraw from the contract and cancel his Veritas Card before the amended General Terms and Conditions come into force, he shall be deemed to have accepted the amendments to the General Terms and Conditions and to have accepted that his Veritas Card is subject to the new General Terms and Conditions.
4. In the event that the User rejects the proposed changes and does not terminate the Contract, we shall be deemed to have terminated the Contract by giving 2 months' notice, commencing from the date on which notice of the change is sent.
5. If any part of these General Terms and Conditions is inconsistent with the applicable regulations, then the relevant provisions of the applicable regulations shall apply.

### **13. Cancellation or termination of the contract and Veritas card**

1. The User may withdraw from the contract free of charge within 14 days of the conclusion of the contract, after which the User may cease using the Veritas Card with the consent of the distributor and cancel the contract at any time without prior notice by notifying the distributor at [legal \(at\) cardveritas.com](mailto:legal@cardveritas.com). Notwithstanding the above, the User may unilaterally withdraw from the contract in writing at any time by giving one month's notice.
2. We may withdraw from the contract under these General Terms and Conditions at any time, provided that it gives the User at least two months' notice. We may also withdraw from the contract without prior notice and without notice if the User, as cardholder, breaches any provision of these General Terms and Conditions or if there is reason to believe that the User has used, or intends to use, the Veritas Card in a grossly negligent manner, or to misuse or abuse it, or for other unlawful purposes, or if the issuer is no longer able to process the User's transactions due to the actions of third parties.
3. In the following cases, we may suspend or cancel the User's Veritas Card at any time with immediate effect and without prior notice:

- if it is established that the information provided by the User when ordering the Veritas Card was incorrect, or
  - if there is reason to suspect unauthorised or fraudulent use of the Veritas Card, or
  - if we have concerns about the security of the User's Veritas Card,
  - if the User breaches these Terms, or
  - if there is reason to believe that the User, as cardholder, has used, or intends to use, the Veritas Card in a grossly negligent manner, or to misuse or abuse it, or for any other unlawful purpose; or
  - if the issuer is no longer able to process the User's transactions due to the actions of third parties.
4. If we suspend or permanently terminates the User's Veritas Card, the distributor will, where possible and in accordance with applicable law, notify the User of the suspension or termination, together with the reasons for such suspension or termination, via the Veritas Mobile App and/or the Veritas web interface or by email prior to the suspension or termination. At the same time, the distributor may notify everyone involved in the transaction that the card has been suspended.
  5. We will allow the User's Veritas Card to be used again as soon as practicable after the reasons for the suspension cease to exist, which the distributor will communicate to the User via the Veritas Mobile App and/or the Veritas web interface or by email.
  6. If we determines that additional charges (whether incurred by the User or the issuer or the distributor) have been incurred following cancellation of the Veritas Card, the User shall reimburse the issuer and the distributor in accordance with these General Terms and Conditions for all amounts relating to any applicable Fees and/or other charges charged before or after cancellation. We will, if available, deduct such amounts from the User's Payment Account, which the User authorises us to do, or send an invoice to the User and demand immediate payment of all amounts due. If the User fails to settle the amount immediately upon receipt of the invoice, we reserves the right to take all necessary steps to recover any monies due, including legal proceedings.

#### **14. Issuer and/or distributor's liability**

1. Subject to the conditions set out in paragraph 14.2, issuer and/or distributor's liability in connection with these Terms (whether arising under the Contract or the General Terms and

Conditions, in damages (including negligence), breach of statutory duty or otherwise) shall be subject to the following exclusions and limitations:

- Issuer and/or distributor shall not be liable for any default directly or indirectly caused by causes beyond issuer's control, including but not limited to cash shortages and/or ATM network failures, reasons attributable to the issuer, reasons attributable to issuer's other third party contractors, limitations on the maximum withdrawal limit set by the ATM operator, and failures in data processing systems;
  - Issuer and or distributor shall not be liable for any loss of profit or business (in either case: direct or indirect loss) or for any indirect, consequential, special or punitive loss;
  - in the event of a failure of the Veritas Card due to the fault of the issuer and or the distributor, issuer's and/or distributor's liability is limited to the replacement of the card;
  - in the event of incorrect deductions from the available balance due to the fault of the issuer or the distributor, issuer's and/or distributor's material liability shall be limited to the reimbursement of the same amount, the full amount of any applicable fees, if the issuer or the distributor charges such fees, and the reimbursement of the interest to which the User is entitled as a result of the incorrectly executed transaction;
  - in the case of amounts deducted from the Available Balance which have not been authorised by the User in accordance with these General Terms and Conditions, the issuer's and/or the distributor's liability shall be in accordance with the provisions of this Chapter;
  - in all other cases of fault on the part of the issuer or the distributor, issuer's or distributor's liability shall be limited to the restoration of the previous available balance.
2. Nothing in these Terms shall exclude or limit the liability of Paywiser in the event of death or personal injury caused by Paywiser's issuer's negligence, misconduct or otherwise, if such material liability cannot be limited or excluded under applicable law or regulation.
  3. To the extent permitted by applicable regulations, any conditions or warranties provided for by applicable regulations, statutory or otherwise, are expressly excluded.

4. The foregoing exclusions and limitations set out in this section shall apply to all liability of related entities such as Mastercard and other suppliers, contractors, agents or distributors and any related entities (if any) to the User which may arise in connection with these Terms.

## **15. Complaints procedure and dispute resolution**

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

1. In the first instance, your initial communication will be with the distributor Customer Services Team which can be contacted through Veritas Mobile App and/or the Veritas web interface. Contact details can be found in contact page <https://veritascard.com/contact-us>. The distributor Customer Services Team will listen to your needs and will do their best to solve your issue promptly and fairly in courtesy manner. We value the opportunity to review the way we do business and help us meet our customers' expectations.
2. In the second instance, only if after having received a response from the distributor Customer Services Team you are unhappy with the outcome, by sending proof of contact with the distributor customer services you can contact the issuer amicably, in accordance with the Rules on the Internal Complaints Procedure and Out-of-Court Dispute Resolution, published on the issuer's website. The User acknowledges that he/she has read and understood the said Regulations. The User may lodge a complaint by post to PAYWISER d.o.o., OE Complaints, Bravničarjeva ulica 13, 1000 Ljubljana, Slovenia, or by e-mail to [complaints.eu \(at\) paywiser.com](mailto:complaints.eu@paywiser.com). The complaint must be clear and understandable and must contain the facts on which the complaint is based. It must contain at least the following: details of the complainant (name and surname of the natural person or name and registered office of the legal entity or business operator and address, e-mail address and telephone or other contact details), an explanation of the grounds of the complaint, a description of the incident and a statement of the key facts and date of the incident, the submission of evidence to support the facts on which the complainant's claim is based, if available, the address for sending the reply if different from the address of the permanent or temporary residence or registered office of the complainant or the address for sending the reply, if different from the address of the place of residence or registered office of the complainant or the address of the place of residence or registered office of the person complained about. The details of the appeal procedure are described in more detail.

3. The issuer will respond to the User's complaint as soon as possible, but in any event within 8 (eight) working days in the first instance and within 15 (fifteen) working days in the second instance, or at the latest within 35 (thirty-five) working days.
4. If the User disagrees with the decision on the complaint issued in the internal complaint procedure, or if he/she does not receive an unjustified response to the complaint within 30 days of filing the complaint with Paywiser's second-instance body, he/she may, within a period of no more than 13 (thirteen) months from the date of filing the complaint with Paywiser, file a petition for out-of-court settlement of consumer disputes with the Attorney-at-Law, Simona Goriup (Miklošičeva cesta 26, 1000-Ljubljana, [www.Miklošičeva.cesta.26, 1000-Ljubljana, 1000 - Ljubljana, www.goriup.si](http://www.Miklošičeva.cesta.26.1000-Ljubljana.1000-Ljubljana.www.goriup.si)) against the decision of Paywiser, in the manner provided for in the Rules of the procedure for out-of-court settlement of consumer disputes in force from time to time, which are annexed to the aforementioned Rules of the internal complaint procedure and out-of-court dispute resolution and are available to the User on the Issuer website. More information on the provider of the Out-of-Court Dispute Resolution, on filing a petition and on the method and procedure of the Out-of-Court Dispute Resolution with Simona Goriup, Attorney-at-Law, is also available on her website (<https://goriup.si/irps/>, <http://goriup.si/wp-content/uploads/2016/06/Pravila-postopka-IRPS.pdf>).
5. The User may also lodge a complaint with the Bank of Slovenia in relation to alleged breaches of the ZPlaSSIED by Paywiser.
6. Despite a complaint to an out-of-court consumer dispute resolution provider or to the Bank of Slovenia, the User shall have the right at any time to bring an action for the resolution of a dispute relating to the provision of payment services between him and Paywiser before a competent court of the Republic of Slovenia in accordance with the laws and procedure applicable in the Republic of Slovenia.
7. Disputes regarding purchases made with a Veritas Card must be resolved by the User with the merchant concerned. Nor the issuer, neither the distributor shall not be liable for the quality, safety, legality or other aspects of the goods and services purchased with the Veritas Card or for the proper performance of the agreement to purchase the goods or services. The User acknowledges that once the Veritas Card has been used to pay for a purchase, the transaction can no longer be stopped by the issuer and/or by the distributor. Irrespective of any dispute with the point of sale, the User is obliged to pay the issuer and is

entitled to claim a refund directly from the point of sale to which the payment was transferred.

## **16. Personal data protection**

1. The distributor will treat the User's personal data in accordance with applicable law so as to prevent any unwarranted disclosure of data to unauthorised persons, in the manner set out in the Privacy Policy in force from time to time and available on the distributor's website. By ordering a Veritas Card, the User acknowledges that he/she is aware of the contents of the said document and the possibility of obtaining the same in printed form or on another durable medium.
2. For the purpose of providing services in accordance with these General Terms and Conditions, we may communicate data related to the User's card transactions to the Processing Centre (a business partner with which we have a contract for processing data of payment transactions with a Veritas Card and which processes the card transactions). We assure the User that the Processing Centre will protect the card transaction data as confidential.
3. We may communicate data on individual Veritas Card transactions resulting from card misuse to the police or other competent authorities for the purposes of identifying the perpetrator of the misuse and preventing further misuse of the card.

## **17. General**

1. The parties agree that all data and messages sent in the context of electronic commerce in electronic form and all data and messages stored in electronic form in the context of electronic commerce shall have the same validity and probative value as data and messages sent and stored in traditional written form. The parties expressly agree that all transactions concluded in the context of electronic commerce in electronic form shall be equivalent to those concluded in traditional written form.
2. The parties agree that, in the context of electronic commerce, documents may be signed by electronic signatures or concluded by affirmation by implied action (e.g. "click"). The parties agree that all types of electronic signatures or affirmations by implied action shall have the same validity and evidentiary value as a handwritten signature.
3. The parties agree to mutually recognise the validity and probative value of all types of electronic signatures and implied acts leading to the conclusion of the business relationship in the event of a legal dispute.

4. The User acknowledges and agrees that all documentation relating to electronic transactions in the issuer shall be stored only in electronic form.
5. Paywiser's delay or failure to exercise any rights or remedies under these General Terms and Conditions shall not constitute a waiver by Paywiser of such rights or remedies and shall not preclude Paywiser from exercising such rights or remedies at a later date.
6. If a provision of these General Terms and Conditions is held to be unenforceable or unlawful, the remaining provisions shall nevertheless remain in full force and effect.
7. The User is not permitted to assign or transfer its rights and/or benefits under these General Terms and Conditions. Under these General Terms and Conditions, the User shall be the only party other than the issuer and the distributor and shall remain liable until the Veritas Card registered in the User's name is cancelled and the User has paid in full all amounts due under the contract under these General Terms and Conditions. We may assign its rights and benefits at any time without prior written notice to the User. We may assign any of its obligations under these General Terms and Conditions to another party to the extent permitted by applicable law.
8. Third parties who do not act as parties to these General Terms and Conditions shall not have the right to enforce the provisions of these General Terms and Conditions, except Mastercard and its related entities, which may enforce any provisions of these General Terms and Conditions that provide them with benefits or rights.
9. Anything not provided for in the Contract, these General Terms and Conditions or the General Terms and Conditions for the Payment Account shall be subject to the provisions of the applicable law, in particular the ZPlaSSIED.

#### **18. Contact with the distributor**

1. You may contact the distributor with questions about your Veritas Card by one of the channel for communication listed into the contact page [www. cardveritas .com/en/contact-us](http://www.cardveritas.com/en/contact-us)
2. In the event of a lost, damaged or stolen Veritas Card, the User may contact the distributor by Veritas Mobile App and/or the Veritas web interface
3. The User is obliged to notify the distributor without undue delay, but no later than within 5 (five) business days, of any change in his/her personal data and of any other circumstances

that may significantly affect, complicate or prevent the performance of the contract under the General Terms and Conditions. We shall not be liable for damages resulting from the User's failure to comply with the obligation to notify changes.

INDIVIDUAL ACCOUNT LIMITS

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

## CORPORATE ACCOUNT LIMITS

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

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

Activation and Monthly and Maintenance Fee / Frais d'activation, Frais mensuel et frais de fonctionnement	Fee/Frais – CLASSIC	Fee/Frais – VIP
Card Creation Fee/ Creation Carte	Free/Gratuit	Free/Gratuit
Card Embossing and personalized / Personnalisation de la carte	Free/Gratuit	Free/Gratuit
Activation Fee/ Frais d'activation	Free/Gratuit	Free/Gratuit
Monthly service charge / Frais Mensuels	Free/Gratuit	Free/Gratuit
	Free/Gratuit	Free/Gratuit
NFC Antenna / NFC Antenne	Free/Gratuit	Free/Gratuit
Annually Account Maintenance Fee / Frais de fonctionnement annuel du compte	€128.9 Individual / €189.9 Corporate	€378 Individual / €678 Corporate
Annually Platform Fee / Frais d'accès annuel plateforme	€99 Individual / €169 Corporate	€199 Individual / €499 Corporate
Internet Credit or debit Card Load / Rechargement par Carte de Crédit ou Debit via internet	3.80%	Free/Gratuit
Card to Card transfer in / Rechargement entrant de carte a carte	Free/Gratuit	Free/Gratuit
Additional fee SMS credit or debit card load / Frais ensus rechargement par carte de crédit ou carte de débit via SMS	€ 0.50	Free/Gratuit

Wire Bank Transfer In (through dedicated IBAN) - Virement entrant (via IBAN personnel)	2.49% (mini 5.00€)	Free/Gratuit
Wire Bank Transfer In (through generic account) - Virement entrant (via compte generic)	2.49% (mini 5.00€)	Free/Gratuit
Voucher / Coupon de rechargement	6%	6%
Neocode	4% + 1€	4% + 1€
Neosurf	7% + 1€	7% + 1€
Terminal Cash Load / rechargement via terminal	6%	6%
<b>USAGE TRANSACTIONS / Utilisation</b>	<b>Fee/Frais</b>	<b>Fee/Frais</b>
SMS Balance Check, Block, Unblock / Verification solde, Blocage ou déblocage carte par SMS	€ 0.50	Free/Gratuit
SMS Card to Card Transfer / Transfer carte a carte par SMS	€ 0.50	Free/Gratuit
ATM withdrawal SEPA zone / Retrait DAB	2,50 €	2,50 €
ATM withdrawal outside SEPA zone / Retrait DAB	2% (mini 5.00€)	2% (mini 5.00€)
ATM balance inquiry / Consultation solde dans un distributeur automatique	€ 0.50	Free/Gratuit
POS Europe / PDV en Europe <sup>(4)</sup>	Free/Gratuit	Free/Gratuit
POS International / PDV International <sup>(4)</sup>	€ 0.70	Free/Gratuit
FX on spend / Frais de change	1.99%	1.99%
Card to Card transfer out / Envoi argent sortant carte a carte	Free/Gratuit	Free/Gratuit
POS, ATM decline fee / PDV ou Distributeur Automatique rejet transaction	€ 0.50	Free/Gratuit
Transfer fee outgoing (through dedicated IBAN) / Virement sortant (via IBAN personnel)	2.49% (mini 5.00€)	Free/Gratuit
SEPA transfer fee outgoing (through generic account) / Virement sortant SEPA	2.49% (mini 5.00€)	Free/Gratuit
Non-SEPA transfer fee outgoing (through generic account) / Virement sortant non-SEPA	€ 50	Free/Gratuit
Initial PIN Enquiry / Demande initial PIN	Free/Gratuit	Free/Gratuit
Subsequent PIN Enquiry/ Demande PIN additionel	€ 2	Free/Gratuit
<b>ADMINISTRATIVE TRANSACTIONS/ Operations Administratives</b>	<b>Fee/Frais</b>	<b>Fee/Frais</b>
Primary or Additional Account Closure / Fermeture compte principal ou Additionel	€ 20	€ 20
Account Suspend / Compte suspendu	Free/Gratuit	Free/Gratuit
Chargeback Processing/ chargeback	Free/Gratuit	Free/Gratuit
Administrative fees apply to cover partial costs and expenses in providing the customer with general manual support on account such as:		
1.in the event of a request from the customer for arbitration or a disputed transaction on the account; or in the event of an investigation on account from a trusted third party	€ 200	€ 200

2.customer erroneously disputes an authorized transaction required followed by a customer support agent.		
3. functioning of the account requiring manual special treatment such as execution or attempt to execute operations that would not comply with those terms and conditions.E.g.:		
a) customer refuses to provide or do not provide after a reasonable delay (45 days) requested security check documents (e.g: identification documents and/or proof of address and/or proof of funds of incoming funds and/or supporting documents for account/card activity...)		
b) request for information had been received from a trustworthy body and/or any state body.		
c)incoming funds had been returned to the sender.		
d) reception of a debt collection notification.		
e) non-allocation of funds received due to an error from the customer.		
f) non-execution of using funds due to an error from the customer.		
g)upgrade failed due to wrong information or document provided by customer.		
h)customer is not allowed to load additional funds as account status had been changed to spend only		
i)negative balance which is not paid by client after a reasonable delay (45 days)		
Reverse Payment / Virement retourne par receveur	€ 15	€ 15
Customer Services Fee Per Minute	0.75€ (min 3mins)	0.75€ (min 3mins)
Expired Account / Carte Expirée	€ 10	€ 10
<b>MISCELLANEOUS FEES / Divers</b>	<b>Fee/Frais</b>	<b>Fee/Frais</b>
POD per card / Design par carte <sup>(1)</sup>	€5 Individual / €15 Corporate	€5 Individual / €15 Corporate
Upgrade fee KYC3 / Surclassement niveau 3 (VIP)	€ 50	Free/Gratuit
Veritas Club Annual Fees per account; including i.e.: priority support, special offer, conciergerie	299	Free/Gratuit
Issuing physical card additional or replacement / Émission carte secondaire ou de remplacement	€ 29.90	€ 179
Inactivity fee per month (after 60 days of inactivity) / Frais inactivité par mois <sup>(2)</sup>	30.00€	30.00€
Annual Travel Insurance with winter sports (if available) <sup>(3)</sup>	€ 69	Free/Gratuit
<i>(1)When available. No refund if decline. For corporate: min 10 cards min. order</i>		
<i>(2) By default , may vary (decrease) according to customer address</i>		
<i>(3) Conditions may apply. Read carefully travel insurance conditions before subscribing it. No refund on travel insurance.</i>		
<i>(4) A 2.49% fee (min €5) applies to QuasiCash (MCC 6050/6051), money orders (MCC 4829), cash advances (MCC 6051), and gaming payments (MCC 7994/7995).</i>		

