



ATM Transfer Terms

The ATM transfer service is offered by Euronet Polska sp. z o.o. with its registered office in Warsaw [00-089] at ul. Inflancka 4c ("**Euronet**"), entered in the Register of Entrepreneurs of the National Court Register kept by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000030408; holder of Statistical ID No (REGON) 011163179, Tax ID No (NIP) 5261030333, with share capital of PLN 57,904,000, acting for and on behalf of Euronet 360 Finance Ltd., 6th Floor Watson House, 54 Baker Street, London, W1U 7BU, United Kingdom ("**Euronet 360 Finance**") (commercial register: 6298422), supervised by the Financial Conduct Authority (numbers in the register: 900110 and 900009, respectively).

A transfer may be ordered by an adult (the "**Ordering person**") in ATMs and in ATMs with the BNA function, not equipped with a touch screen (the "**ATM**"), as well as in ATMs with the BNA function, equipped with a touch screen (the "**BNA**") forming part of Euronet's network within the territory of the Republic of Poland (jointly referred to as "**Devices**").

A transfer order requires that these conditions be accepted and that the Personal ID No (PESEL) of the Ordering person, the mobile phone number of the Ordering person, the mobile phone number of the recipient (a person other than the Ordering person) and the transfer amount be provided. In a BNA, the Ordering person is also required to enter the first/middle names and last name of the Ordering person as well as the first/middle names and last name of the transfer recipient, as stated in the identity document.

In an ATM, the transfer is made to the debit of the payment card; in a BNA, the transfer is made to the debit of the payment card or through a cash deposit. Transfers are made only in PLN and a transfer amount must be a multiple of PLN 50.

A transfer made to the debit of the payment card requires that a payment card issued under auspices of Visa or MasterCard, other than prepaid or anonymous card, be used, and that the PIN code of that card be provided.

A transfer made through a cash deposit may be executed only if the Ordering person inserts banknotes equivalent to the sum of the transfer amount and fee to the BNA. If the amount deposited is not equal to the sum of the transfer and the fee, the cash deposited is returned.

A consent to the transfer is expressed by accepting the summary of transfer data displayed on the screen using the appropriate button.

A transfer to the debit of the payment card is accepted for execution after the positive verification of funds related to the card; a transfer made through a cash deposit is accepted for execution after the BNA has collected the cash deposit equal to the amount of the transfer and the fee.

Total amount of transfers ordered by the Ordering person may not exceed PLN 2,000 in a calendar year. This limit is reduced by the higher of the following amounts: (i) the sum of transfers executed or pending execution, (ii) the sum of transfers returned or pending return to the Ordering person this year.

The transfer is executed until the end of the next business day (Monday–Friday, excluding statutory holidays) after the date of receipt of a correct transfer order Order ID, by providing a unique transaction number (via SMS to the phone number provided by the Ordering person and in the form of a printout from the Device), the

transaction PIN code (via SMS to the recipient's phone number, provided by the Ordering person) and making the transfer amount available to the recipient for withdrawal at the Devices.

The transfer amount is paid out after keying in at the Device a correct unique transaction number, the transaction PIN code and the Personal ID No (PESEL) of the recipient. The ordering person is obliged to independently notify the individual transaction number to the recipient.

The fee for transfer is PLN 0. The fee is debited to the funds related to the payment card used and for a transfer made through a cash deposit, it is paid in cash, together with the transfer amount.

If the transfer amount has been debited to the funds related to the payment card or collected by the BNA in cash and the transfer has not been paid within 7 days of its execution, refusal of payout, refusal to execute the transfer or cancellation of the transfer, the amount of the transfer will be returned to the Ordering person. This amount will be returned by making it available for withdrawal at the Devices and sending the PIN code of the returned funds (via SMS to the Ordering person's phone number). The amount of the returned funds will be paid after keying in by the Ordering person the correct Personal ID No (PESEL) of the Ordering person, the unique transaction number and the return PIN code. If the amount of returned funds is not paid within 7 days of the date of sending of the return PIN code, the Ordering person will receive another return PIN code (valid 7 days of the date of sending).

In order to pay out the amount of returned funds after the expiry of the second return PIN code or in order to cancel the transfer (possible until the transfer has been paid out), one need to contact the Customer Service Department, tel.: 801 324 024, 22 519 77 71 (free-of-charge/fee for the call per the current tariff of the operator).

If these terms and conditions are not fulfilled, a fraudulent transaction is identified or in cases specified by law, including the application of measures introduced by Euronet pursuant thereto, the execution or payout of the transfer will be denied by Euronet.

Complaints may be filed in writing by mail or in person to the address of Euronet, orally to the address of Euronet or by phone at the number 801 324 024, 22 519 77 71 as well as electronically to the e-mail address BOK@Euronet.pl. A complaint should include in particular the grounds for filing the complaint, full name of the Ordering person, individual transaction number if the complaint concerns a transfer ordered, mailing address, and if the Ordering party requests that the reply for the complaint be provided via e-mail — the e-mail address.

Euronet advises that filing a complaint immediately after making any reservations by the Ordering party will facilitate and speed up proper processing of the complaint. Complaints will be processed by Euronet without undue delay, but no later than within 30 days of the date of receipt (after notifying the Ordering person, this time limit may be extended to 60 days in particularly complex cases). Euronet notifies the Ordering person about the method of processing the complaint and, at the Ordering person's request, confirms the fact of filing the complaint by the Ordering person in paper form to the address provided by the Ordering person or via e-mail, if the Ordering person has requested such a method of notification. Should the Ordering person not be satisfied with the manner of handling the complaint by Euronet, the Ordering person may bring the dispute before the Financial Ombudsman for out-of-court settlement — for more information, see <http://rf.gov.pl/>.

Provisions of the Payment Services Act which may be excluded in relations with entities other than consumers pursuant to the provisions of this Act shall not apply if the Ordering person is not a consumer. Other legal regulations except those excluded by this item shall apply to the extent not provided for in these terms and conditions.