

## FURTHER GUIDANCE

### 1 INFORMATION ABOUT PAYU AND THE DESCRIPTION OF SERVICES



#### Summary

We describe the provisions of Applicable law based on which PayU renders Services.

1.1 PayU is a regulated entity and represents that pursuant to a decision of the Polish Financial Supervision Authority of 27 November 2012, the company was granted consent to provide services as a domestic payment institution and is an entity supervised by the Polish Financial Supervision Authority entered into the Register of Payment Services (under no.: IP1/2012), and that this decision is in full force and effect.

1.2 (excluded).

1.3 (excluded).

### 2 ANTI-MONEY LAUNDERING AND ANTI-TERRORIST FINANCING VERIFICATION PROCEDURE AND KYC



#### Summary

We present our right to verify our Clients pursuant to the provisions of anti-money laundering and anti-terrorist financing act. Below You can find the list of documents that we can require from You and information regarding one-off activation fee and verification fee.

2.1 PayU before and after concluding the Agreement is entitled to undertake any activities to identify the Merchant as defined in the provisions of the relevant anti-money laundering and anti-terrorism financing act.

2.2 The Merchant shall provide PayU with the information, including up-to-date copies of documents required by the above-mentioned regulations.

2.3 To exercise the rights referred to above, PayU may demand in particular the following from the Merchant:

- 2.3.1 **an excerpt from the relevant trade register**, if the Merchant is a legal entity or an organisational unit not having a legal personality,
- 2.3.2 **a certificate of entry** into register of business activity, or an equivalent one,
- 2.3.3 **making an identity card or any other identity document** (available for inspection and allowing for its copy) to be made in the case of the Merchant being a natural person or natural persons acting on behalf of the Merchant,
- 2.3.4 **making a decision on granting a tax identification number (NIP)** available for inspection and allowing for its copy to be made,
- 2.3.5 **any additional documents or statements** certifying identity of the Merchant or natural persons acting on behalf of the Merchant,
- 2.3.6 **annual financial statements**,
- 2.3.7 **copies of permits, licences, insurance policies, registration** and any other documents if required by provisions of law,
- 2.3.8 **copies of above-mentioned documents certified to be true copies of the originals by the notary public.**

2.4 (excluded).

2.5 PayU shall charge the Merchant a one-time fee:

- 2.5.1 upon setting up the Merchant Bank Account, to which Payouts shall be made (unless the Merchant has paid the verification (activation) fee in the amount indicated in the Commercial Sheet)
- 2.5.2 on each change of the Merchant's Bank Account,

in connection with the **verification of Merchant's Bank Account** in accordance with Applicable Law.

With the exception of the verification (activation) fee indicated in the Commercial Sheet, fees charged for the verification of the Merchant's Bank Account are

refundable. PayU may withdraw from charging the fee if the activity is performed in the presence of an authorised PayU employee or an identity of the person performing this activity is verified by the entity with which PayU concluded a relevant agreement.

- 2.6 The Agreement shall be terminated with immediate effect if, following the verification procedure set forth in point 2 and at a later stage of the Agreement, the Applicable law requires the approval of PayU's senior management for the provision of the Services and such approval is not given.

### 3 SYSTEM



#### Summary

We describe the scope of services of PayU system and how You will be granted the access to it. We also inform about activities to increase system's safety, functionality and adjusting to market needs or Applicable law.

- 3.1 The system shall make it possible for the Merchant to obtain, aggregate and manage information on the history of Transactions and their status as well as shall make it possible for the Merchant to use the payment instrument specified in Commercial Sheet, including access to information on the status of Payouts.
- 3.2 PayU shall grant the Merchant the access to Merchant panel.
- 3.3 The available integration methods can be accessed at <http://developers.payu.com>
- 3.4 (excluded).
- 3.5 (excluded).
- 3.6 PayU shall be entitled to immediately limit or block the Merchant's access to the system, if PayU reasonably suspects that there was an incident being a threat to security of system operations on the Merchant's site or that Merchant's acts or omissions pose a threat to security or integrity of the system.

- 3.7 Payments which cannot be identified due to the lack of required information (mispayments) shall be returned to the sender and shall not be transferred to the Merchant.
- 3.8 Transaction can be made by the Customer only in the currency agreed by the Parties and specified in the Commercial Sheet.
- 3.9 PayU is entitled to make changes to the available integration methods, however, if a given integration method is deactivated, PayU will inform the Merchant about it in advance.

#### 4 MERCHANT'S PANEL



##### Summary

We have described the rules for using the manager panel (Merchant's panel).

- 4.1 Use of the Merchant's panel requires logging in with a correct Identifier. The Merchant shall take necessary measures aimed at preventing the identifier from being disclosed to unauthorised persons.
- 4.2 The Merchant shall not use the Merchant panels of other merchants as well as make its Merchant's panel available to other persons, except for cases of making the Merchant's panel available to persons duly authorised by the Merchant to act on its behalf. The Merchant shall take necessary measures aimed at preventing the Merchant's panel from being made available to unauthorised persons. The Merchant is responsible for actions and operations performed using the Merchant panel.
- 4.3 The Merchant shall be entitled to change its data through the Merchant panel made available to PayU during conclusion of the Agreement or the term thereof, except for:

- 4.3.1 identifier,
- 4.3.2 tax identification number (NIP),
- 4.3.3 statistical number (REGON),
- 4.3.4 legal form of the activity.

The Merchant shall inform PayU about the change of data referred to in point 4.3.2-4.3.4 in writing, otherwise being null and void, by filing an application form for changing data. The changes shall become effective for PayU after the application form for changing data is approved by PayU unless the rights and obligations resulting from the Agreement are assigned due to change of the Merchant's legal form by virtue of law.

## 5 BLOCKED ACCESS TO THE SYSTEM



### Summary

We describe situations when we can suspend processing of Transaction and block the access to the panel

5.1 (excluded).

5.2 If PayU reasonably suspects that:

- 5.2.1 the Merchant has infringed or could infringe the provisions of the Agreement, Applicable law or made false statements,
- 5.2.2 the Merchant offers goods, services, including multimedia services, or contents infringing the provisions clause 10 below, any other provisions of the Agreement, Applicable law or rights of third parties,
- 5.2.3 using the system or not preventing it from being used to infringe or circumvent the law as well as provisions of the Agreement,
- 5.2.4 the Merchant or any third party acting in cooperation or with express or implied consent of the Merchant uses the System in an unauthorized way,
- 5.2.5 (excluded),

- 5.2.6 Merchant takes the activities related to suspected money laundering or terrorist financing,
- 5.2.7 the Merchant fails to meet the obligations referred to in clause 2.2-2.3 hereof,
- 5.2.8 the Transaction receives a negative scoring as a result of risk assessment connected with its processing,

PayU shall be authorised to do the following until it is found that the reasons for the above-mentioned events no longer apply:

- (a) immediately suspend the process of accepting or processing the Transaction or making a certain instrument or payment instruments supported in the System available to the Merchant; or
- (b) if necessary, suspend making Payouts and the possibility to request making them,

which shall be communicated to the Merchant with the message unless Applicable law or a decision of a competent authority forbids such notification to be made.

- 5.3 The Merchant through form available at <https://poland.payu.com/en/support> shall report any loss, theft, receipt of an identifier or a password by unauthorised persons or unauthorised access to the Merchant panel including statements made with the use of the communication tools of the System by any other persons than the Merchant.
- 5.4 In the case of receipt of the report referred to in clause 5.3 of this paragraph, PayU shall block the Merchant's panel in whole or in part.
- 5.5 If:
  - 5.5.1 it is suspected that an identifier and a password are used by an unauthorised person, in particular if an incorrect password is entered six times during an attempt to log in with the use of the identifier,
  - 5.5.2 the panel is not logged into or no activity of the Merchant with the use of the identifier for 6 months,

PayU may:

- (a) block Merchant's access to the Merchant's panel in whole or in part, which is communicated to the Merchant, or
- (b) if necessary, suspend making Payouts.

PayU shall unblock the Merchant's panel after performing the activities confirming that the reasons for which it was blocked no longer apply.

5.6 In situation described in clause 5.2.4, the Merchant shall immediately notify PayU about it and provide details of responsible persons, if applicable.

## 6 MAKING STATEMENTS



### Summary

A part of statements under the Agreement can be made through the tools provided after logging in to the Merchant's panel.

- 6.1 Statements made by the Merchant on the Merchant panel shall be effective for the Merchant if identification data was used when making them (an identifier and a password assigned to it) as agreed between the Merchant and PayU.
- 6.2 The statements which need to be made under provisions of the Agreement in the form with the use of communication tools of the system, including on the Merchant's panel, shall be effective only if they were made with the use of these tools.

## 7 COMPLAINTS



### Summary

We describe in details the complaints procedure, required documents and terms.

7.1 (excluded).

7.2 The term for filing the complaint by the Merchant for unauthorized or incorrectly executed payment transactions has been specified in clause 6.12 of the Agreement. The time limit specified in clause 6.12 also applies to claims for other irregularities in the operation of the system. A complaint must include in particular: the reason for the complaint, identification of the entities involved in the Transaction, date of the Transaction, amount claimed and a detailed description of the complaint event. PayU shall verify if the Merchant's complaint meets the requirements specified in the Agreement. When verifying a complaint, PayU shall be entitled to reject it due to failure to meet requirements with the effect of expiry of Merchant's claim towards PayU.

Notwithstanding the above, the Merchant shall provide PayU with explanations on Chargeback complaints relating to processing of Transaction, in particular if they are filed by the Customer. The Merchant shall provide explanations and submit relevant documents within 5 calendar days from sending a request for explanations by PayU. Failure to meet the deadline referred to in the previous sentence can make it impossible for PayU to start the explanation proceedings and can result in the Merchant being charged with the amount of the Transaction complained of.

7.3 PayU shall consider the complaint immediately, however, not later than within 15 Business days from its receipt by PayU. If the complaint consideration process requires cooperation between PayU and Payment Schemes or in particularly complex cases, this deadline may be extended, however, it cannot exceed 35 Business days.

7.4 The Merchant shall cooperate with PayU to clarify matters connected with the complaint's procedure carried out by Payment Schemes, in particular to provide necessary information concerning the complained Transaction.

7.5 PayU shall be entitled to request from the Merchant the following documents in particular:

7.5.1 information on details on how the Transaction was made (finalised) and/or Client's data;

- 7.5.2 a scan of confirmation of receipt of an item/provision of a service, with legible Customer's signature (confirmation of shipping the parcel or receipt of an item from a parcel machine are not sufficient grounds for rejecting a complaint);
  - 7.5.3 for intangible services – any evidence that a phone was topped up, a coupon was sent – system logs, screenshots;
  - 7.5.4 any additional information (e.g. correspondence between the Merchant and the Customer if the Customer earlier filed a complaint to a Transaction directly to the Merchant)
  - 7.5.5 confirmation of making the Refund or cancelling the payment
  - 7.5.6 any other documents specified in PayU request.
- 7.6 The Merchant shall keep documents confirming provision of the service for which the Transaction was made for at least 24 months from the date of performance of the agreement concluded between the Merchant and the Customer. The obligation referred to in the previous sentence shall also be binding for the Merchant after the termination of the Agreement.
- 7.7 If the complaint is settled in such way that the Merchant is entitled to a refund of the Transaction being complained of and which was not paid earlier to the Merchant, the Transaction amount shall be made available immediately.
- 7.8 If the complaint is considered in such way that the Merchant is not entitled to a refund of the Transaction being complained of and which was paid earlier to the Merchant, the Merchant shall, depending on the contents of the decision taken on the complaint:
- 7.8.1 return the Payout received to PayU within 5 Business Days from being notified by PayU on the decision relating to the complaint – the return will be made through deduction by PayU or other way as required by PayU,
  - 7.8.2 return the payment to another person indicated in the decision on the complaint and in the manner specified therein.
- The payment returned by the Merchant shall be in the amount resulting from the decision on the complaint.

- 7.9 The obligation referred to in point 7.8 shall not expire even in the case of the termination of the Agreement.
- 7.10 The completed complaints procedure may be resumed and the decision changed if new circumstances affecting the decision are revealed.
- 7.11 PayU is not a party of the agreement between the Merchant and the Customer and shall not consider any complaints relating to incorrect performance by the Merchant of the Transaction-related obligation towards the Customer. For the avoidance of doubt, PayU is not liable if the Merchant provides the service or sends the goods to the Customer prior to receiving confirmation of payment from PayU.
- 7.12 In the event of a Refund, the Fees collected by PayU are not refunded to the Merchant.

## 8 TECHNICAL REQUIREMENTS



### Summary

We specify technical requirements necessary for the use of PayU system.

- 8.1 For the purpose of launching and using the System, the Merchant shall have relevant IT infrastructure, in particular the one that meets the following minimum technical requirements:
- 8.1.1 Internet access,
  - 8.1.2 possibility to use one of the Internet browsers specified in the technical documentation, configured in the way allowing to use secure data transmission and meet the requirements set out in the technical documentation currently used by PayU.
- 8.2 Any costs relating to the possibility of continuous use of IT infrastructure shall be incurred by the Merchant independently.

8.3 The Merchant shall provide the adequate security standards of data processed on the site, related to transactions for which Customers make Transactions with the use of the system.

## 9 MERCHANT'S SITE



### Summary

In particular circumstances we may require from You making changes at your site. You oblige yourself to implement them within 7 calendar days.

9.1 PayU shall be entitled to request the Merchant to make changes on the site if the site does not meet the requirements of the Payment Schemes. The Merchant shall make changes within 7 calendar days from sending a message containing a request by PayU. If the Merchant fails to make changes on the site within the time referred to in the previous sentence, PayU may transfer to the Merchant any consequences resulting from failure to make changes by the Merchant, in particular as regards Fines.

## 10 GOODS AND SERVICES FORBIDDEN TO TRADE



### Summary

Below is a list of goods and services in which the processing of Transactions is disabled or in which the commencement of cooperation requires a separate consent of PayU.

10.1 List of types of goods and services forbidden to trade in:

10.1.1 Prescription medicines, pharmaceutical products and dietary supplements not permitted for sale,

10.1.2 Drugs, intoxicants, including designer drugs, as well as equipment and technology used for their farming, production, trade, etc.,

10.1.3 Gambling without legal authority,

- 10.1.4 Weapons and ammunition as defined in the Act on Weapon and Ammunition, and gas launchers,
- 10.1.5 Online services with pornographic content, e.g. chat rooms, video cameras, VOD movies,
- 10.1.6 Goods and services which cannot be sold pursuant to the Applicable law
- 10.1.7 Financial products and services if offered as part of an activity not supervised by competent financial supervision authorities unless in exceptional situations PayU decides otherwise,
- 10.1.8 Goods and services connected with shocking pornography, bestiality, with content appealing to disseminate hatred in connection with national, ethnic, racial, worldview diversities, content infringing personal rights,
- 10.1.9 Malware, e.g. rogueware, viruses, etc.,
- 10.1.10 Counterfeit goods infringing copyright and registered trademarks,
- 10.1.11 Crowdfunding unless in exceptional situations PayU decides otherwise,
- 10.1.12 Intermediaries accepting payments on behalf of many recipients without legal authority or not meeting the requirements of Payment Schemes.

## 11 LOAN OPTION (PAYU INSTALLMENTS) AND DELAYED PAYMENT (PAYU PAY LATER)



### Summary

Below You will find the provision regarding electronic payments with the use of loan option (PayU installments) and delayed payments (PayU Pay Later).

- 11.1 Within electronic payments PayU acting as a credit intermediary, allows making payments for the Transaction under a loan option, with the use of funds from a loan granted by the financing institution ("**Funding Organization**"). Additionally, as part of electronic payments, PayU, acting as a credit intermediary or on the basis of another cooperation agreement, provides delayed payments. Loans under the loan option or delayed payment are given to Customers on the basis of a separate agreement concluded between the Customer and the Funding Organization. The

current list of Funding Organizations can be found [here](#)

11.2 The loan option and delayed payment shall be made available by PayU in the Merchant store, if PayU has concluded a cooperation agreement with the Funding Organization to offer the loan option or delayed payment. Offering the loan option or delayed payment shall be subject to the provisions of the agreements referred to in previous sentence throughout the term thereof. If this agreement is terminated:

11.2.1 with notice, PayU shall inform the Merchant about it within 7 days from submitting or receiving a termination notice,

11.2.2 with immediate effect, PayU shall inform the Merchant about submitting or receiving such termination notice on the same day.

11.3 PayU may refuse to provide, suspend or deactivate the loan option or delayed payment in the Merchant shop at any time, in particular upon request of the Funding Organization.

11.4 The Merchant shall not be charged Fees for the provision of the electronic payments with the loan option. Remuneration due to PayU for the provision of the service mentioned in the previous sentence is settled upon a separate agreement concluded between PayU and the Funding Organization.

Unless PayU and the Merchant agree otherwise in the Commercial Sheet, and with the exception to Klarna Service, the amount of Fees for automatic electronic payments (Pay-By-Link) shall also apply for the Transactions made with the use of delayed payments. PayU will inform the Merchant of the amount of the PayU Fee for the Klarna Service in a separate message using the PayU system tools.

11.5 In case of delayed payments, the Merchant undertakes to comply with the Funding Organization's guidelines allowing payment for transactions using delayed payment, in particular to:

11.5.1 inform PayU on the receipt of an effective statement from the Customer about the withdrawal from the purchase of goods or services paid using a delayed payment. The Merchant informs PayU about this fact immediately,

no later than 24 hours from the receipt of the above-mentioned Customer's statements, via the functionality provided as part of the Services;

11.5.2 making a refund of the amount of the transaction relating to a good or service for which the Customer submitted an effective withdrawal from the agreement with the Merchant, only through the tools made available to the Merchant under the Services.

11.6 Considering that the loan option or delayed payment are provided in accordance with the rules specified by Funding Organization, for the purpose of making loan option or delayed payments available to the Merchant, the Merchant's data, i.e. name, REGON or Tax ID can be made available to Funding Organization only for the purpose of Merchant's verification and in connection with the execution of Transactions through a loan option or deferred payment for its benefit.

11.7 If Merchant uses Klarna Service, the Merchant represents that it has read and shall follow the rules for offering Klarna delayed payments specified in article 13.6 below.

## 12 SPLIT PAYMENT



### Summary

Below You will find provisions concerning processing of Transactions ordered by the Clients under the Split Payment mechanism.

12.1 Under the Applicable law, Customers may execute Transactions in the Polish currency (PLN) at their own discretion using the split payment mechanism.

12.2 If the Client pays the amount of the Transaction using the split payment mechanism, then:

12.2.1 PayU shall charge the Fees for the Transactions using the split payment mechanism, in the form specified in clause 5.2.2 of the Agreement (VAT invoice with a due date of 21 days from the date of issue, unless otherwise specified in the Commercial Sheet), even if the Fees are generally charged in

the form specified in clause 5.2.1 (deduction) of the Agreement;

12.2.2 Payouts of Transactions executed with the use of the split payment mechanism shall be made automatically on the next Business Day, regardless of the frequency of Payouts set in the Merchant panel.

### 13 ADDITIONAL PRODUCTS



#### Summary

In this section you will find the rules for providing additional PayU Services, which will be provided at the request of the Merchant that will be accepted by PayU

The following provisions will apply if the Merchant uses the Services described below:

#### 13.1 **One-click (payment cards and BLIK), recurring payments and Merchant initiated Transactions (payment cards)**

- (a) As a part of Services, PayU will make available to the Merchant in selected sites tokenization service which consists of providing a tool ("**Token**") designed to assign a unique identifier to a Customer, which can be used by the Customer to make Transaction for the Merchant with electronic instruments in a simplified form, i.e.
  - a. without each time having to enter all payment card details or providing additional credentials ("**One-Click**")
  - b. order Transactions to charge the Customer's payment card account on the date and for the amount agreed by the Customer and the Merchant ("**Recurring payments**")
  - c. Transactions initiated by the Merchant for the amount and in cases resulting from the agreement between the Merchant and the Customer ("**MIT**").

The Token shall be generated based on payment card details provided by the Customer to PayU or the Customer's consent given in electronic banking or on a mobile device, as a result of which the Merchant shall comply with the security

rules set out below. The Token sent correctly to PayU by the Merchant shall mean that PayU has accepted the payment card Transaction.

- (b) The Merchant represents that it has read and accepted the provisions of the following documents presented on the PayU website available at <https://poland.payu.com/en/home/> domain:
  - a. Guidelines on security of payment data processing,
  - b. Requirements, recommendations and Merchant's responsibility for Recurring payments and MIT,
  - c. Requirements and recommendations relating to PayU Express service.
- (c) Due to Transaction made with the use of the Token, provision regarding confidential information specified in clause 14 of the Agreement shall be applied accordingly.
- (d) In case of infringement of the provisions hereof relating to confidentiality or rules for carrying out the activities within the framework of PayU tokenisation services, PayU shall be entitled to terminate this Agreement with immediate effect.
- (e) If the agreement is terminated, the Merchant shall immediately return PayU the Tokens obtained during the term hereof, and to destroy or remove Tokens permanently, in particular saved in IT systems. Upon request of PayU, the Merchant shall make a representation on performance of the obligations set out in this clause without delay.
- (f) The purpose of implementing One-Click Transactions is to streamline the transaction process on the Merchant's side, which should positively impact the conversion of payment card Transactions on the Merchant's site. The Merchant acknowledges, however, that cooperation in One-Click model is associated with an increased risk of fraudulent Transactions (so-called 'frauds') and there is no anti-fraud system that will 100% secure all Transactions and protect the Merchant from potential Chargeback complaints.

- (g) Merchant accepts that due to the purpose of introducing One-Click service as described in (f) above, only a portion of the payment card Transactions will be additionally authenticated using 3D Secure (as part of the so-called "strong customer authentication" - hereinafter "**SCA**"). In view of the foregoing, the Parties confirm that Merchant shall be financially liable to PayU, for legitimate Chargeback complaints regarding fraudulent payment card Transactions that are processed without SCA.
- (h) In order to reduce Merchant's potential exposure to Chargeback complaints related to potential fraud, Merchant acknowledges that, notwithstanding PayU's anti-fraud system, Merchant has the ability to independently control the process of triggering 3D Secure and thus may independently decide to trigger SCA for each payment card Transaction by including the relevant parameters in the transaction message sent to PayU.
- (i) PayU declares that in case of a relevant request from the Merchant, PayU is ready to cooperate and discuss with the Merchant in order to work out the best possible security solutions for One-Click Transactions in order to minimize potential financial risks on the Merchant side.

### 13.2 **Payment links**

- (a) In case of the Merchant's use of the payment links Service, the Merchant represents that it has read and accepted the provisions of the Requirements and recommendations for the payment links Service posted on the PayU website available in the <https://poland.payu.com/en/home/> domain.

### 13.3 **Multi Currency Pricing**

- (a) The Multi Currency Pricing Service allows to convert the price of goods and services into the currency of choice and accept Transactions in the currency of chosen by the Customer, without incurring any exchange rate risk for both the Merchant and the Customer. The list of currency pairs available within the Multi Currency Pricing Service is published in the technical documentation available in the <https://poland.payu.com/en/home/> domain.
- (b) In connection with the provision of the Multi Currency Pricing Service in the Merchant's store, PayU agrees to:
  - a. enable the conversion of the price of goods and services offered in the store at fixed exchange rates in specific time windows valid from 20:20

- GMT on a given Business Day to 20:20 GMT on the following Business Day ("**Timeframes**"). The above conversion of the price of goods and services takes place on the basis of exchange rate tables made available by PayU in electronic form in the PayU IT system and then downloaded and implemented by the Merchant in the shop ("**Exchange Rate Tables**"). A given Exchange Rate Table may be changed during a given Business Day, of which PayU will notify the Merchant, and the Merchant will implement the updated Exchange Rate Tables in the store;
- b. execution of Payouts for the Merchant in accordance with the provisions of the Commercial Sheet, i.e. in the currency in which the Merchant determined the price of goods or services at the time of placing an offer in the shop;
  - c. making Refunds for Customers, based on orders placed by the Merchant, whereby:
    - i) the Refund will be made in the currency of the Transaction and only if it concerns a Transaction ordered not later than 3 months from the date of the planned Refund,
    - ii) the sum of Transactions Refunded on a given day may not exceed the equivalent of 12% of all Transactions settled on that day;
  - (c) the Multi Currency Pricing Service is provided by PayU during the hours when the Service is provided by the Payment Scheme providing it. Notwithstanding the above, the Multi Currency Pricing Service is provided only during the availability and validity period of the relevant Exchange Rate Table.
  - (d) Merchant's rights and obligations regarding the use of Multi Currency Pricing Service:
    - a. the Merchant is entitled to download new Exchange Rate Tables at the start of the next Timeframe if they are made available to PayU by the Payment Schemes; if the Exchange Rate Tables are not available at the start of the next Timeframe, the Merchant may request PayU to make them available at a later date, but not more frequently than once every 10 minutes,
    - b. Under no circumstances will the Merchant inform the store of the name of the Payment Scheme through which PayU provides the Multi Currency Pricing Service,

- c. The Merchant is obliged to order Transactions in accordance with the current Exchange Rate Table. Transactions with an overdue Exchange Rate Table shall not be accepted by PayU,
- d. The Merchant agrees to work with PayU on how to implement and promote the Multi Currency Pricing Service in the store in order to achieve the best possible rate of Customer use of the Service.

#### 13.4 **SDK**

- (a) The SDK shall be understood as software prepared by the Merchant to enable the Transaction of goods or services acquired in the service by means of electronic devices enabling the reception, processing and sending of data by means of a wireless Internet network, which may be freely transferred and used anywhere.
- (b) By using the SDK Service the Merchant shall also use the Tokenisation Service described in clause 13.1.
- (c) The Merchant undertakes to use the current software provided by PayU enabling the execution of Transactions through the Merchant's mobile application. At PayU's request, the Merchant shall be obliged to carry out, at its own expense, an update of the software indicated in the previous sentence within a maximum of 90 days from the date of receipt of PayU's request. In the absence of an update of the software indicated above, PayU is entitled to suspend the processing of Transactions via the Merchant's mobile application.
- (d) The Merchant undertakes to have or implement on its side tools to prevent the execution of unauthorized Transactions using the Merchant's mobile application, in particular by controlling the length of the login session, entering the PIN code into the Merchant's mobile application, etc.

#### 13.5 **ICP**

- (a) Within Services, PayU enables the transfer of funds recorded on the Settlement account directly to the Merchant's Bank Account in a currency other than the currency of the Transaction ("**ICP**"). The Merchant

acknowledges that the ICP service may involve the risk of exchange rate fluctuations and will not make any claims against PayU on this account.

- (b) The funds recorded on the Settlement account are converted at the exchange rate applied by the Payment Schemes and applicable on a day when the Transaction has been made available on the Settlement account, Payout dates, currency of Payout and PayU Fees for the provision of the ICP Service will be specified in the Commercial Sheet.
- (c) If the Merchant uses the ICP Service, any Refunds will be deducted from the Merchant in the currency of the Payout, at the exchange rate applied by the Payment Scheme on the date of the Refund, increased by PayU's Fee specified in the Commercial Sheet, while the Customer will receive a Refund in the currency in which the Transaction was executed.

### 13.6 Klarna Service:

- (a) PayU in cooperation with Klarna Bank AB with its registered seat Stockholm, Sweden ("**Klarna**") offers the Merchant to use delayed payments service ("**Klarna Service**").
- (b) Klarna Service is offered to the Merchant by PayU under the terms and conditions set forth in this Article. PayU may condition the provision of the Klarna Service to the Merchant who meets jointly the following criteria:
  - a. has an active payment card Service,
  - b. has a positive Transaction history with PayU for a minimum of 90 days,
  - c. operates in a business category permitted by Klarna.
- (c) Considering the above, the Merchant shall comply with the Agreement and the principles of using Klarna Services. These terms and conditions may be amended or complemented by PayU (especially when it is required by Klarna) at least 14 calendar days before the date on which such introduction or change becomes effective ("**Amendment**"). The Merchant shall be informed about such Amendments with the PayU system functionalities, and they shall become effective as of the date referred to in the information delivered to the Merchant. If the Merchant disagrees with the Amendment, the Merchant shall be entitled to cease the use of and access to Klarna Service without any consequences, by giving a notice to PayU prior they become effective. If PayU

fails to receive a notification on the intention to cease the use of and access to Klarna Service by the Merchant, PayU may deem that the Merchant has accepted the Amendment. In the event of any discrepancy in the foregoing between the Agreement and this terms and conditions, this terms and conditions shall take precedence. To the extent not regulated herein, the provisions of the Agreement shall apply.

- (d) The Merchant acknowledges that Klarna will make, in its sole discretion, decisions concerning Customer transaction approvals and underwriting of Customer's use of the Klarna Services, including decisions on applicable Klarna's credit limits for Customers and the Klarna Services offering to Customers.
- (e) (excluded)
- (f) The Merchant shall not (i) impose any additional fees, higher price or penalties on the Customer on the basis that the purchase is made through Klarna Services, or (ii) act in a discriminatory manner towards Klarna Service in any other way.
- (g) The Merchant represents and warrants that it will comply with all Applicable laws and regulations (including without limitation, laws and regulations related to Merchant's provision of its goods and services and marketing laws).
- (h) Klarna has no responsibility with regards to settlement to the Merchant, and the Transaction will be settled by PayU in accordance with the Merchant's Agreement with PayU. At the same time, the Merchant acknowledges, that by acceptance of Customer payments processed by PayU with the use of Klarna Services, the exclusive right to receive repayment from the Customer is transferred to Klarna and the Merchant will not demand a payment from the Customer in any other form.
- (i) The Merchant acknowledges that in case PayU receives:
  - a. a justified request from Klarna to disable Klarna Service for the Merchant, PayU will do it without undue delay;
  - b. any other request from Klarna regarding instructions for the Merchant, Merchant will need to follow them or PayU will be obliged to disable Klarna Service for the Merchant without undue delay.
- (j) The Merchant acknowledges that, Klarna reserves the right to demand from the Merchant the return of Transaction amount in cases specified below:
  - a. if there is a dispute or contestation between the Merchant and the Customer regarding the Transaction, or the Customer's obligation to

settle the Transaction, and such dispute or contestation is not based on a mere unwillingness or inability to pay (a dispute may be e.g. when the goods or services are alleged to be faulty or not delivered in full). For the avoidance of doubt, Klarna has the right to be repaid for a Transaction regardless of whether the Merchant's financial situation has significantly deteriorated, including but not limited to, where the Merchant had become or has been declared insolvent, the Merchant entering into any amalgamation, reconstruction or any composition scheme or arrangement with, or assignment for the benefit of, its creditors;

- b. Transaction which relate to a natural or legal person who may reasonably be considered to share a financial interest with the Merchant, including but not limited to, a company affiliated to the Merchant, owners or an employee of the Merchant and/or such affiliated company (e.g. sham sale). This subsection does not apply if the Merchant has more than thirty (30) employees;
- c. if it concerns the Transaction in relation to which a Customer acquires cash (e.g. currency exchange), checks or money orders;
- d. if it concerns the Transaction where the Customer has used its lawful right to withdraw from/cancel its purchase and/or its agreement with Klarna, or where the Merchant has extended to the Customer a right to return the goods or services in excess of what applies under applicable mandatory laws;
- e. if it concerns to Transaction in relation to which the Merchant is imposing terms and conditions in relation to Customers which deviate from the standard terms and conditions provided by Klarna for its services,
- f. Transactions in connection to which the Merchant is in breach of the law applicable at the delivery address where the goods or services are delivered,
- g. Transactions in relation to which the Merchant sold goods or services listed as Prohibited or Restricted in Klarna ethical guidelines available on the Klarna website at [docs.klarna.com](https://docs.klarna.com) under the "prohibited businesses" section, or directly at following address: [https://cdn.klarna.com/1.0/shared/content/policy/ethic/en\\_gb/merchant.pdf](https://cdn.klarna.com/1.0/shared/content/policy/ethic/en_gb/merchant.pdf).

In case PayU receives a request from Klarna to make return the amount of Transaction for the reasons specified above, the Merchant shall initiate a Refund through PayU or in case the Merchant will not do it itself, PayU will be entitled to withhold and recover the Transaction amount pursuant to article 5.2 and 5.3 of the Agreement.

- (k) In view of Klarna being a licensed bank under the supervision of the Swedish Financial Supervisory Authority, and for the purpose of ensuring that Klarna is able at all times to fulfil its obligations in relation to Customers, the Merchant acknowledges and agrees that if the Merchant fails or is unable to repay PayU for any reversed Transaction or any other amounts owed by the Merchant to PayU under these terms related to the provision of Klarna Services, PayU may assign and transfer such claims on the Merchant to Klarna, and Klarna has the right to directly enforce such claims and collect these same amounts from the Merchant, and the Merchant agrees to settle such amounts to Klarna. Any such aforementioned amounts to be collected by Klarna shall in no event exceed the amount owed by the Merchant to PayU under these terms of offering Klarna Service.
- (l) Additionally, the Merchant acknowledges the need to apply the Klarna's policy regarding the handling of potential complaints reported to Klarna by Customers using the Klarna payment method, which is available on the Klarna website at [docs.klarna.com](https://docs.klarna.com) under the "dispute management" section, or directly at following address <https://docs.klarna.com/payments/after-payments/disputes/disputesflow/>. In case the Customer submits or escalates a complaint to Klarna or if the Klarna accepts the Customer's complaint, Klarna may charge the Merchant, via PayU, the amount of the complained Transaction and charge additional fees related to the process of such complaint (so-called dispute fee). The abovementioned fee may be charged regardless of the method and outcome of resolving the complaint, including in cases where the dispute is settled by mutual agreement between the Merchant and the Customer. A complaint is considered as escalated when the Merchant receives notification from PayU that Klarna has initiated a complaint procedure.

### 13.7 Installment 5x0 %:

- (a) The installments 5x0 % Service (**Installment 5x0 %**) is made available to the Merchants by PayU in cooperation with Funding Organizations.
- (b) The condition for launching the 5x0% Installment for a Merchant is that the Merchant conducts a business that is accepted by a Funding Organization, according to the MCC code assigned by PayU.
- (c) The current offer of loans to Customers under the 5x0% Installments Service is available on the PayU Websites.
- (d) Unless PayU and Merchant have agreed otherwise in the Commercial Sheet, the amount of Fees for automated electronic payments (Pay-By-Link) indicated in the Commercial Sheet shall also apply to Transactions completed using the 5x0% Installments Service.
- (e) The Merchant acknowledges that the Customer's application for payment using the 5x0% Installment Service may be rejected by the Funding Organization. If the Customer's application is rejected, the Customer may be redirected to a loan application by another Funding Organization, where the Customer will be offered to pay for the Transaction using funds from an interest-bearing loan. If the Customer receives such financing, PayU will charge the Merchant the Fees in accordance with the rules indicated in subpoint (d) above, and Article 11.4 first and second sentences of the Further Guidance shall not apply.
- (f) The 5x0% Installment Service is offered on the basis of separate agreements concluded by PayU with Funding Organizations. Accordingly, in the event that the aforementioned entities cease to offer this product, amend or terminate the said agreements, PayU may amend, refuse, suspend or disable the 5x0% Installment Service in the Merchant's store at the request of such Funding Organizations. PayU shall notify the Merchant of such event and its consequences at least 14 days in advance, using the communication tools of the PayU system.
- (g) After the end of the period of making the 5x0% Installment Service available, the Merchant will be able to make standard installment products provided by PayU available to its customers under the terms of Article 11 of the Further Guidance.

### 13.8 PragmaPay

- (a) PragmaPay Service is a type of deferred payment that is available to Merchant's Customers with business status (B-2-B transactions).
- (b) The amount of Fees for using the PragmaPay service will be indicated in the Commercial Sheet. Article 11.4 of the Further Guidance shall not apply.

<b>Executed for and on behalf of PayU by:</b>  _____	<b>Executed for and on behalf of the Merchant by:</b>  _____
<b>Signature</b>	<b>Signature</b>
<b>Name (print):</b>	<b>Name (print):</b>
<b>Date:</b>	<b>Date:</b>
<b>Place:</b>	<b>Place:</b>