

Terms and conditions of the “Secure PayU payments” (hereinafter: “Terms and Conditions”)

THE RESPONSIBLE ENTITY

These Terms and Conditions have been issued by PayU S.A. with its registered office in Poznań (60-166), at Grunwaldzka 186, entered into the register of entrepreneurs kept by the District Court Poznań - Nowe Miasto and Wilda in Poznań, VIII Commercial Department of the National Court Register under KRS number 0000274399, having tax identification number (NIP): 7792308495 and statistical number REGON: 300523444, share capital PLN 7,789,000.00 fully paid, (“PayU”).

SCOPE

These Terms and Conditions define when and how PayU may reduce the fees payable under the Merchant Agreement (the “**Agreement**”). The current content of the Agreement can be found on the website: <https://poland.payu.com/documents-to-download/> “**Merchant**” means a party to the Agreement with PayU. A Merchant can be an adult natural person conducting business activity, a legal person, or an organizational unit without legal personality, to which the law grants legal capacity.

CONDITIONS OF THE “Secure PayU payments” OFFER

1. The “Secure PayU payments” offer is valid for Merchants who meet the criteria specified below and consists in a reduction of certain fees payable to PayU:
 - a) activation fee is 29 PLN,
 - b) for the first six months of cooperation with PayU:
 - i) the fee for Transactions in PLN made using electronic payments is 1.10% of the value of the Transaction and an additional PLN 0.30,
 - ii) the fee for Transactions in PLN made using BLIK is:
 - until 31 May 2026: 1.10% of the Transaction value plus an additional PLN 0.30,
 - from 1 June 2026: 1.10% of the Transaction value plus an additional PLN 0.32, which is directly related to the planned pricing change by the BLIK scheme operator, which is independent of PayU,
 - iii) the fee for Transactions in PLN made using payment card is 1.10% of the value of the Transaction and an additional PLN 0.30,
 - iv) the fee for Transactions in PLN made using delayed payments “Twisto PayU Pay Later” is 1.10% of the value of the Transaction and an additional PLN 0.30,
 - v) the fee for Transactions in PLN made using payments “5x0%” is 1.10% of the value of the Transaction and an additional PLN 0.30,
 - vi) the fee for Transactions in PLN made using delayed payments “PayPo PayU Pay Later” is 1.10% of the value of the Transaction and an additional PLN 0.30,
 - c) after the first three months of cooperation with PayU:

- i) the fee for Transactions in PLN made using electronic payments is 1.49% of the value of the Transaction and an additional PLN 0.30,
 - ii) the fee for Transactions in PLN made using BLIK is:
 - until 31 May 2026: 1.49% of the Transaction value plus an additional PLN 0.30,
 - from 1 June 2026: 1.49% of the Transaction value plus an additional PLN 0.32, which is directly related to the planned pricing change by the BLIK scheme operator, which is independent of PayU,
 - iii) the fee for Transactions in PLN made using payment card is 1.49% of the value of the Transaction and an additional PLN 0.30,
 - iv) the fee for Transactions in PLN made using delayed payments "Twisto PayU Pay Later" is 1.49% of the value of the Transaction and an additional PLN 0.30,
 - v) the fee for Transactions in PLN made using payments "5x0%" is 1.49% of the value of the Transaction and an additional PLN 0.30,
 - vi) the fee for Transactions in PLN made using delayed payments "PayPo PayU Pay Later" is 1.49% of the value of the Transaction and an additional PLN 0.30.
2. If the Merchant does not meet the criteria set out below, PayU will charge a nonrefundable fee of PLN 170 from the Merchant's Settlement Account by deducting it from the amounts of Transactions due to the Merchant. This amount is the difference between the reduced amount of the activation fee and the standard amount of this fee in the PayU price list, i.e. PLN 199.
3. The "Secure PayU payments" is valid from 4 of September 2025 to 31 of May 2026.
4. In matters not regulated in these Terms and Conditions, the provisions of the Agreement and generally applicable provisions of law shall apply accordingly.

RULES FOR USING THE "Secure PayU payments" OFFER

The "Secure PayU payments" offer applies only to Merchants who conclude an Agreement with PayU for the first time and meet all of the following criteria:

- a) register by submitting an application for the use of PayU System services via the website available at:

<https://registration.payu.com/boarding/##/form?partnerId=d09890lm&origin=pl&lang=en>

and pay the activation fee within 30 days of registration.

For Merchants who registered before the "Secure PayU payments" offer effective date, but did not pay the activation fee:

send a message to the address operations@payu.pl accept the Agreement placed in the Merchant Panel (Manager Panel) and pay the activation fee within 30 days from the date of acceptance of the Agreement,

- b) have accepted at least one Transaction on the Website executed via any payment channel - except the "test payment" - among the ones described on the website: <http://developers.payu.com/pl/overview.html#paymethods> within a maximum of 30 days from the date of registration,

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- c) have successfully passed the verification by PayU, carried out in accordance with the Agreement.

PayU SA with the registered office in Poznan, 60-166 Poznan, at ul. Grunwaldzka 186, a domestic payment institution, supervised by Polish Financial Supervision Authority, entered into the Register of payment services providers under the number IP1/2012, entered into the Register of Entrepreneurs kept by the District Court for Poznan – Nowe Miasto and Wilda in Poznan, 8th Commercial Department of the National Court Register under KRS number 0000274399, with share capital of 7 789 000,00 PLN paid in full and tax id no. (NIP): 779-23-08-495, REGON No. 300523444.