



GENERAL TERMS AND CONDITIONS

FOR THE ISSUANCE AND USE OF ELECTRONIC MONEY THROUGH A PREPAID LOCAL CARD OF EASYPAY AD

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Section I. Definitions

Art. 1. For the purposes of these General Terms and Conditions:

1. "Easypay" AD (hereinafter referred to as "Issuer" or "Easypay") is a payment service provider within the meaning of the Payment Services and Payment Systems Act (PSPSA) and holds a license issued by the Bulgarian National Bank (BNB) (Decision No. 258 of October 25, 2018, of the BNB Governing Council) to operate as an electronic money institution. Under the license issued, the company has the right to issue, distribute, and redeem electronic money, and pursuant to Article 42, paragraph 2 of the PSPSA, it also provides the payment services under Article 4, items 1, 2, 3, 5, 6, 7, and 8 of the PSPSA. Easypay issues electronic money and a payment instrument for it – a prepaid card.

2. *(amended, effective as of 20.07.2023)* A "customer" is a legally capable person or legal entity that meets the requirements of Easypay, has expressed a desire to have a prepaid card issued by the Issuer under items 5, 6, or 7 below, and has entered into a contract with Easypay for the issuance of a prepaid card under item 11.

3. "Electronic money" is the nominal value of the amount of money provided by the Customer, which is stored in electronic form in the Issuer's information system and represents a claim against the Issuer, is issued upon receipt of funds for the purpose of performing payment transactions and is accepted by a natural or legal person other than the Issuer. The issued electronic money may be used to perform payment transactions through a prepaid card issued by Easypay, until its expiry date, and may be topped up or reloaded by the Customer in accordance with the terms and conditions of these General Terms and Conditions.

4. "Electronic Money Account/Account" is an account in Bulgarian leva opened with Easypay in the name of the Customer, on which the electronic money is stored and a prepaid card is issued, and to which the Customer has expressly requested access for performing transactions with the Card in accordance with the terms and conditions of the Prepaid Card Issuance Agreement, these General Terms and Conditions, Easypay's General Terms and Conditions for Opening and Servicing Payment Accounts and Providing Payment Services/Easypay's General Terms and Conditions for Issuing and Using Electronic Money in a Microaccount. The electronic money account linked to a prepaid card within the meaning of points 5 and 7 below is a payment account identified by a unique identifier - IBAN. The electronic money account linked to a prepaid card under point 6 is identified by a unique identification number that is not an IBAN.

5. "IBAN account card" is a personalized payment instrument that provides the Authorized User with remote access to electronic money issued by Easypay and stored in an account identified by a unique IBAN identifier.

6. "Single-use money transfer card" is a personalized payment instrument that provides remote access to the Authorized User to electronic money issued by Easypay on a one-time basis against funds from a cash transfer received from the Authorized User, and which does not allow reloading.

7. *(amended, effective 20.07.2023)* "Company card linked to an IBAN account" – A card issued on the basis of a contract concluded between Easypay, a legal entity customer and the Authorized User of a corporate prepaid card (person)/corporate cardholder, who, according to the Agreement, has the right to dispose of the funds in the Account by using the Card, within the transaction limits of the card. The Card is issued on a payment account of the legal entity opened with Easypay AD and designated with an IBAN number.

8. "Prepaid Card" or simply "Card" means any or all of the three payment instruments referred to in points 5, 6, and 7 above. Each Card is used repeatedly by the Authorized User for his/her identification when performing the payment and non-payment transactions specified in Section IV of these General Terms and Conditions. The Card has the following details: unique number (PAN); magnetic strip and chip; year and month of validity of the plastic; the Customer's name is not printed on the Card.

9. *(amended, effective as of 20.07.2023)* "Authorized User" or "Cardholder" is the person authorized under the Prepaid Card Issuance Agreement to dispose of the electronic money in the Account by performing transactions with the Card up to the amount of the electronic money available and disposable in the Account and in accordance with the limits set for the Card. An authorized user of a prepaid card - under items 5 and 6 - can only be the Customer within the meaning of item 2 of this article, with whom Easypay has concluded an agreement for the issuance of the Card and who is the holder of the respective Account. An authorized user of the card under item 7 may be a person - a legal representative of the legal entity that is the holder of the relevant account or another person expressly specified in the contract for the issuance of the Card.

10. "Agreement for the issuance of a prepaid Card" ("Agreement(s)") is a written agreement concluded between Easypay and the Customer, on the basis of which Easypay issues a Card for access to electronic money issued by Easypay at the request of the Customer, within the transaction limits specified on the Card, up to the amount of the available balance in the Account/Money Transfer Card. These General Terms and Conditions form an integral part of the Agreement, together with the applicable Easypay Tariff.

11. "Microaccount" is an electronic money account opened with Easypay, which is accessible through a customer profile at ePay.bg.

12. "Personal Identification Number" ("PIN") is a four-digit number representing the Customer's number, known only to them, initially determined by Easypay solely for the respective Card and associated with it. It serves to identify the Customer when making payments and other transactions with electronic money through the Card, under the terms and conditions of these General Terms and Conditions.

13. "Payment transaction" is a transaction performed at the Customer's request with electronic money through the Card. The Customer has the option to perform payment transactions on the territory of the Republic of Bulgaria through terminal devices marked with the Card's trademark.

14. "Tariff" is the Tariff for fees and commissions for the issuance and servicing of a prepaid Easypay card, published on the official website of Easypay – www.easypay.bg and available at the company's offices.

15. "Standard transaction limits" – restrictions on transaction amounts and restrictions on the number of transactions set for 1 transaction, for 24 hours and for 7 consecutive days, or in total for the Card on an IBAN account, set by the Issuer, up to which payment transactions can be made with the respective type of card. These may be divided by transaction type – ATM or POS terminal,

respectively. Easypay has the right to unilaterally change the standard transaction limits for the Card linked to an IBAN account, of which it shall notify the Customer in accordance with Art. 13. The standard transaction limits are specified in the Tariff.

16. *(new, effective as of 20.07.2023)* "Individual transaction limits" - restrictions on transaction amounts and restrictions on the number of transactions, set for 1 transaction, for 24 hours and for 7 consecutive days, or in total, up to which payment transactions can be performed with the respective type of card by the authorized user. Transaction limits for withdrawals/payments and deposits can only be reduced by the account holder, and an increase in the limits, if they have been previously reduced, can only be made up to the amount of the defined

17. "Standard transaction limits" for the respective type of card. If the account holder wishes to increase the limits on their card above the defined "Standard Transaction Limits", this can only be done with the express approval of Easypay, after consideration of the specific case and if there is an objectively justified need.

18. "Transaction limits for Money Transfer Cards" – restrictions on transaction amounts and restrictions on the number of transactions set for 1 transaction, for 24 hours and for 7 consecutive days, or in total for the Money Transfer Card, set by the Issuer, up to which payment transactions can be made with this type of card. These may be divided by transaction type - ATM or POS terminal, respectively. Easypay has the right to unilaterally change the standard transaction limits for the Money Transfer Card, for which it shall notify the Customer in accordance with Art. 13. The transaction limits for the Money Transfer Card are specified in the Tariff.

19. An ATM (Automated Teller Machine) terminal device is a device for withdrawing and depositing cash, paying for services, making transfers between accounts, performing reference and other payment and non-payment operations.

20. "POS (Point of Sale, Point of Service) terminal device" is a device through which payment for goods and services or receipt of cash is made using a Card.

21. "ePay.bg" is an online platform through which the Customer, if they have a registered profile on ePay.bg, can obtain reference information about payment transactions made with the Card on an IBAN account, change the transaction limits on it, and make payment transactions from the Account to which the card is issued.

22. *(new, effective from 20.07.2023)* "Self-service terminal device" through which, after identification with a prepaid card issued by Easypay, the following payment and non-payment transactions can be performed: withdrawal of cash in euro; depositing cash in euro into own accounts; making payments for utilities (electricity, water, internet, heating, cable/satellite TV, etc.); payments using a 10-digit code to a recipient registered in the Easypay system; changing the PIN of an Easypay card; account balance.

Section II. Subject Matter and General Provisions

Art. 2 (1) These General Terms and Conditions:

1. regulate the rights and obligations between Easypay and the Customer in relation to the issuance of a Prepaid Card to an Electronic Money Account;

2. regulate the terms and conditions for the issuance, use, and redemption of electronic money issued by Easypay on the Customer's Card and for the performance of payment and non-payment transactions through the Card.

(2) These General Terms and Conditions and the Tariff form an integral part of the Agreement under Article 1, item 11, and the aforementioned documents constitute the entire agreement between the Issuer and the Customer regarding the use of electronic money through the Card, until

the final settlement of the relations between them, regardless of the moment of termination of the use of the Card.

(3) For the avoidance of doubt, in cases not covered by these General Terms and Conditions and the Agreement, the following shall apply:

1. ePay's General Terms and Conditions for the issuance and use of electronic money via a Microaccount, where the Card linked to an IBAN account is issued via the Customer's Microaccount, accessible through a customer profile at

ePay.bg;

2. Easypay's General Terms and Conditions for opening and servicing payment accounts and providing payment services – for all other cases, except those under item 1.

Issuance of a Prepaid Card

Art. 3 (1) At the Customer's request, ePay shall issue a Prepaid Card for access to and disposal of funds up to the amount of the available balance in the Customer's Electronic Money Account and up to the transaction limits set for the respective type of Card, after concluding a Card Issuance Agreement. A corporate prepaid card may be issued at the request of a customer – a legal entity that has opened and maintains a payment account with Easypay AD in accordance with the General Terms and Conditions for Opening a Microaccount and Issuing and Using Electronic Money on a Microaccount and/or the General Terms and Conditions for Opening and Servicing Payment Accounts and Providing Payment Services of Easypay AD.

(2) (amended, effective as of 19.01.2021) When applying for a Card, the Customer is obliged to provide Easypay with their personal data as stated in an official identity document, including a copy of the customer's identity document, active mobile phone number, including all other required data, information and documents under the Anti-Money Laundering Act (AMLA) and its implementing regulations, and the Anti-Terrorism Financing Act (ATFA). The Customer is responsible for the accuracy of the information, data, and documents provided by them.

(3) The Issuer reserves the right to refuse to process the Customer's request for the issuance of a Card without giving reasons.

(4) Easypay issues the Card with a validity period that expires on the last day of the month of the year indicated on it.

(5) (new, effective as of 19.01.2021) When submitting a request for the issuance of a prepaid card through a proxy, the proxy shall provide a notarized power of attorney, which expressly grants him/her the right to request on behalf of the principal the issuance of a prepaid card by Easypay AD, receive the plastic card, together with its PIN code, as well as to open a payment account in the name of the principal and dispose of the funds in the account. The power of attorney shall be presented in original and if it contains authorisation only for the specific legal action, Easypay may retain the original, and the proxy may retain a copy for themselves. If the power of attorney contains authorization for more legal actions, Easypay shall retain a copy of the power of attorney. All rules of Art. 3, para. 2 of this article shall apply to the proxy.

Payment of issued electronic money/Card loading. Reloading

Article 4 (1) The issuance of electronic money accessible with a Card linked to an IBAN account shall be carried out at face value upon receipt of the relevant funds through:

1. (amended, effective 20.07.2023) cash deposit at an Easypay office or by cash deposit at an Easypay ATM/self-service terminal;

2. credit transfer to the Microaccount to which the IBAN account card is issued;

3. payment of a transfer to the Card issued to an IBAN account, ordered for receipt by an Easypay customer in cash at an Easypay cash desk.

(2) The card linked to an IBAN account may be topped up or reloaded at any time after its issuance by depositing additional funds in the manner specified in paragraph 1 above.

(3) The issuance of electronic money accessible with a Money Transfer Card shall be carried out at face value upon receipt of the relevant funds by payment on this Card of a money transfer ordered for receipt by an Easypay customer in cash at an Easypay cash desk.

(4) (amended, effective 20.07.2023) The single-use Money Transfer Card cannot be reloaded and/or recharged.

(5) No interest shall be accrued or paid on the funds deposited for the issuance of electronic money, nor shall any other benefits related to the duration of the period for which the electronic money is stored in the Account/Card be provided.

Transfer of the Card. Activation.

Art. (1) The Card and PIN code shall be provided in person to the authorized user for use, together with a copy of these General Terms and Conditions, in a sealed envelope with a security sticker that prevents the package from being opened without destroying it and through which the Issuer has protected the card data from being disclosed to third parties.

(2) Immediately upon receipt, the authorized user is obliged to check: the integrity of the envelope and the security sticker and the correspondence between the number printed on the front of the Card and the specified part of the Card number in the envelope with the PIN. In case of discrepancy between the number printed on the front of the Card and the one indicated in the envelope with the PIN, the authorized user is obliged to immediately return the Card to Easypay. Easypay shall take the necessary measures to remedy the discrepancy at its own expense.

(3) If there is any suspicion that the integrity of the PIN envelope has been compromised, the authorized user shall immediately notify Easypay upon receipt of the Card.

(4) The Card shall be activated automatically by the Issuer after the electronic money has been issued on the Card and it has been handed over to the authorized user.

Use of the Card

Art. 6 (1) The Card is the property of Easypay and is provided for use by the Customer.

(2) The Card may be used to perform payment transactions by the authorized user:

a) For a Card issued to an account of person - immediately upon receipt by the authorized user

b) For a Card issued to a legal entity - after its receipt by the authorized user and its activation by the legal entity that is the holder of the account to which the card is issued.

(3) Payment and non-payment transactions may be performed with the Card from the date of its activation until the expiry date of the issued Card, or until the closure of the Account to which the Card is issued, respectively. Payment transactions may be performed if there are sufficient funds in the account/card to perform the respective payment transaction.

Redemption of electronic money

Article 7 (1) The Customer shall have the right at any time to request the redemption of the entire value of unused electronic money. Redemption shall be effected by payment in cash or to a payment account at the nominal value of the cash equivalent of the electronic money available in the Account/Card.

(2) The redemption shall be carried out at an Easypay office against presentation of the Customer's identity document and the Card. By signing the Agreement and accepting these General Terms and Conditions, the parties agree to consider any cash withdrawal at an Easypay office as a written request for redemption in their relations with each other.

(3) Easypay does not charge a separate fee for the redemption of electronic money requested by the Customer, except in the cases specified in paragraph 4 below. When exercising the right of redemption, the Customer shall only owe the standard fee for the respective payment transaction (transfer or withdrawal) in accordance with Easypay's current tariff for fees and commissions. The Easypay fee schedule for money transfers or withdrawals is published on the websites: www.easypay.bg and www.epay.bg.

(4) For the repurchase, Easypay charges a fee in accordance with the Tariff if at least one of the following conditions is met:

1. when the repurchase is requested before the expiry of the contract/validity of the Card;
2. when the contract provides for an expiry date and the Customer terminates the contract before that date;
3. when the redemption is requested more than one year after the expiry date of the contract.

(5) When redemption is requested before the expiry of the Contract, the Customer may request redemption of part of the electronic money or the entire amount. When the redemption is requested by the Customer on the expiry date of the Contract or up to one year thereafter, Easypay shall redeem the entire value of the electronic money held.

(6) To perform a redemption, the Customer shall identify themselves with a valid identity document. In case of redemption of electronic money worth more than 150 euro, the Issuer shall be entitled to make the payment by bank transfer to a personal payment account held with another payment service provider specified by the Customer. In such cases, the Issuer shall pay the amount of the electronic money requested for redemption within 5 business days of receiving the request.

(7) Redemption under this article may be requested after the Card has been activated. If redemption is requested, the amount of electronic money available through the Card and subject to redemption shall be reduced by the amount of any unaccounted transactions, if any.

Section III. Term of the Agreement. Termination of the Agreement. Consequences of termination.

Art. 8 (1) The Agreement for the issuance and use of the Card shall enter into force on the date of its signing by the parties. The Agreement shall expire on the last day of the month of the year indicated on the prepaid Card.

(2) If the Agreement is not terminated early, after the expiry of its initial term, it may be extended by the Customer for a period equal to the validity of a new Card.

(3) Upon expiry of the Card's validity period and renegotiation of the term of the Agreement in accordance with paragraph 2 above, the Card shall be renewed for a new term, and the Customer shall be issued a new Card with a new number. In order to receive the new Card, the authorized user shall hand over the Card with expiring validity to Easypay and receive their new Card. Upon receipt of the new Card, Article 5 shall apply accordingly. Easypay shall have the right not to renew a Card that has been blocked, regardless of the reason for this.

(4) If the Card is not renewed or is closed, regardless of the reasons for this, the Customer may use the issued electronic money in one of the following ways:

1. through the Microaccount on which the Card was issued, through the Customer's customer profile at ePay.bg;

2. by requesting a cash redemption at an ePay cash desk.

Art. 9 (1) The Customer may cancel the Card and unilaterally terminate the Agreement at any time before its expiry by submitting a written request in person at an Easypay office, after paying all fees and obligations owed by the Customer in connection with the Agreement and returning the Card.

(2) Accounts for which Cards for cash transfers have been issued shall be closed automatically upon the termination of the Agreement. With regard to Cards on accounts with IBAN, if, together with the termination of the Agreement under the previous paragraph, the Customer wishes to close the Account as well, they shall expressly mention this in their notice. The Account shall be closed one month after the date of submission of the notice. If the Customer has not expressly stated in their notice their wish to close the Account, only the Agreement in relation to the Card shall be terminated. The Account shall remain active, and Easypay shall have the right to unilaterally close the Account if there has been no activity on it for 12 consecutive months, or if it has a zero balance.

(2a) *(new, effective as of 20.07.2023.)* In the event of enforcement proceedings against the Customer's receivables in their account with Easypay for an issued Card, Section XIIIb of the General Terms and Conditions for Opening and Servicing Payment Accounts and Providing Payment Services by Easypay shall apply.

(3) Easypay shall have the right to unilaterally terminate the servicing of payments with the Card and to terminate the Agreement with the Customer before its expiry:

a) without notice, in case of failure by the Customer to fulfill their obligations under these General Terms and Conditions, other applicable and relevant General Terms and Conditions specified herein and/or in the Agreement, or in case of suspicion of violation of the applicable Bulgarian and European legislation governing measures against money laundering and terrorist financing,

b) by sending a two-month written notice,

c) without notice – upon deactivation or closure of the Account to which the Card is issued, in which cases under letters "a" and "b" Easypay shall block the Card and request its return from the Customer.

(4) The Agreement shall be terminated upon the death or incapacitation of the Customer.

(5) In all cases of termination of the Agreement, the Customer shall be entitled to redeem the electronic money in accordance with Article 8.

Art. 10 (1) When, upon termination of the contractual relationship, the Customer has outstanding obligations to Easypay, Easypay shall be entitled to collect the amounts due to it ex officio (without judicial intervention) from the funds in the Customer's Account in accordance with Art. 12, para. 6, for which the Customer, by signing the Agreement, gives his/her express consent and authorizes Easypay. The Customer shall be obliged to ensure sufficient funds in the Account to cover all delayed and due payments.

(2) The Customer remains liable to Easypay for the repayment of all obligations related to the use of the Card, including after the termination of the Agreement, regardless of the grounds for termination.

Section IV. Terms and conditions for using the Card. Payment transactions.

Art. 11 (1) The Customer undertakes to use the Card only personally and shall not be entitled to lend, transfer or provide the Card to third parties in any other way.

(2) The authorized user may perform the following transactions with the Card on the territory of the Republic of Bulgaria:

1. Withdraw cash through ATM and POS terminals marked with the Card's trademark;
2. Pay for goods and services in stores using POS terminals marked with the Card's trademark;
3. Reference and other non-payment operations, including:
 - a) checking the available balance on the Card and other reference operations at an ATM;

b) checking the balance and transactions on the Card at the Issuer's offices; c) changing the PIN code on ATM in Bulgaria.

4. *(new, effective from 20.07.2023)* Payments for utilities (electricity, water, internet, heating, cable/satellite TV, etc.) via ATM/self-service terminal devices marked with the Easypay logo.

5. Payment by 10-digit code to a recipient/merchant registered in the Easypay system via ATM/self-service terminal devices marked with the Easypay logo;

6. *(new, effective from 20.07.2023)* deposit of cash via ATM/self-service terminal devices marked with the Easypay logo;

7. *(new, effective from 20.07.2023)* identification of the Cardholder as an Easypay customer through a self-service terminal device marked with the Easypay logo.

(2a) *(new, effective as of 20.07.2023)* Upon express agreement between the Issuer and the Account Holder, the scope of the services under paragraph 2 may be limited. Withdrawals from and payments with the Card may be made up to the amount of the available balance in the Electronic Money Account within the transaction limits specified in the Tariff. In the event of a negative balance on the Account/Card, regardless of the reason for this, the Customer is obliged to immediately repay the entire amount owed.

(3) Cash deposits in euro via ATM terminals may be made within the transaction limits specified for this type of operation.

(4) Easypay shall debit/credit the Account/Card with the amounts of the transactions performed by the Customer using the Card, in the order of receipt and execution of the respective operations in Easypay and their accounting.

(5) The fees payable for payment and non-payment transactions are specified in the Tariff.

(6) By signing the Agreement, the Customer gives their consent and authorizes Easypay to collect ex officio from the balance of the Account/the Card, including, but not limited to, claims arising in connection with the use of the Card, and Easypay shall notify the Customer of the grounds, value date, and amount collected in accordance with Section V of these General Terms and Conditions.

Art. 12. (1) When using the "Cash Withdrawal" service at an ATM or self-service terminal, the Card shall be inserted into the designated slot in such a way that the information recorded on the Card can be read by the device, or the Card shall be brought close to the contactless reader of the ATM/self-service terminal, if the latter has one. The desired operation shall be selected from the menu of the ATM/self-service terminal. When withdrawing cash, the desired amount shall be selected. Enter the PIN code using the keypad. Upon completion of the transaction, the Customer must take the Card, the banknotes, and the receipt for the transaction printed by the ATM/self-service terminal.

(2) When using the Card for payment at POS terminals, the following conditions apply: The Customer must ensure that the transaction amount entered on the POS terminal corresponds to the amount that the Customer must pay. The Customer shall enter the Card's PIN code and/or sign the transaction document provided by the merchant, where required. By using the Card on a terminal device, by inserting it into the device and entering the Card's PIN code and/or signing the transaction

document, the Customer identifies and confirms the authenticity and amount of the transaction and the merchant and instructs the Issuer to execute it, whereby the Issuer reduces the electronic money available in the Account, accessible through the Card, by the amount of the transaction.

(3) *(new, effective from 20.07.2023.)* The "Cash Deposit" service provides the option of depositing cash in euro into the Customer's account with Easypay by identifying the authorized user through their card via the self-service terminal marked with the Easypay logo. The following conditions apply when performing the operation:

1. Banknotes in euro with a denomination of 10, 20, 50, 100 or 200 euro may be deposited, up to the transaction limits specified on the Card for this operation.

2. The amount of the deposit is reflected in the Account immediately after confirmation of the transaction on the device by the authorized Card user and is available for use with the Card. After confirmation of the transaction, the banknotes cannot be returned by the ATM device. For each cash deposit at an ATM, the Authorized User may request a receipt for the transaction by selecting the appropriate option on the device. The receipt printed by the ATM device contains details of the deposit transaction, including the total amount deposited and information about any banknotes retained by the device, if any.

3. ATM devices only accept genuine, undamaged euro banknotes. If, during the processing of the deposit, some of the banknotes are identified by the device as counterfeit or altered, they are retained for verification and the value of the retained banknotes is not reflected in the deposit amount. If, after verification, the retained banknotes are found to be valid, their value shall be paid to the authorized user of the Card at the Easypay cash desk upon presentation of the receipt printed by the device when the transaction was performed. If the check establishes that the banknotes are not genuine or are counterfeit, their amount shall not be refunded to the Customer and Easypay shall not be liable for replacement with other banknotes and/or other compensation.

4. After placing the banknotes in the terminal device, before confirming the transaction, the authorized card user may select the option to cancel the transaction. In this case, the device returns the same banknotes that were placed in the device. If there are counterfeit or forged banknotes, the terminal device retains them, including in the event of a transaction refusal.

5. If, when making the deposit, it is necessary to declare the origin of the funds in accordance with the applicable legislation, the relevant information is displayed on the ATM device and the depositor must select the necessary information about the origin of the funds on the screen/enter it using the device's keyboard. By confirming the transaction, the depositor agrees that the declaration of the origin of the funds provided through the device to be accepted as an electronic document signed with an electronic signature within the meaning of the Electronic Document and Electronic Certification Services Act, which is binding and has the force of a valid original document, with the depositor/authorized user of the Card affixing their handwritten signature.

(4) *(new, effective from 20.07.2023.)* In order to use the service for payments for utility services at ATM devices, the customer must have previously registered at an Easypay cash desk the subscriber numbers for the utility services used by him/her to the Easypay Card with which he/she wishes to make payments of the liabilities. When inserting/reading the Card at the terminal device, upon selecting the ATM device menu for utility bill payments, the terminal displays on the screen all outstanding bills for the subscription numbers previously registered to the Card. From the ATM screen, the authorized Card user selects which obligations they wish to pay and confirms the transaction by entering their PIN code. This method of paying utility bills with a Card is applicable to ATMs marked with the Easypay logo.

(5) *(new, effective from 20.07.2023.)* When using the service "Payment by 10-digit code to a recipient/merchant registered in the Easypay system", the customer places the card in the reader/approaches the card to the contactless reader of the ATM device. They select the menu from

the device for payment by 10-digit code and enter the code from the terminal keyboard. The 10-digit code is provided in advance to the Customer by the recipient/Merchant to whom the payment will be made. The ATM screen displays information about the amount due, corresponding to the 10-digit code entered by the Cardholder, and the name of the payment recipient/Merchant. The payment transaction is confirmed by the authorized user by entering the card's PIN code. Payments to recipients/Merchants registered in the Easypay system are made in the manner described above at ATMs marked with the Easypay logo.

(6) When performing a transaction with the card, regardless of the type of transaction, by entering a valid PIN code on the Card and/or signing a document for the transaction, the Customer gives their consent and instructs the Issuer to execute it, and the transaction cannot be refused, and the Issuer is not liable for damages or lost profits from its execution.

(7) The Customer has the right to perform transactions up to the amount of available electronic money in their Account and up to the relevant transaction limits. The balance in the Account is reduced by the value of the transactions performed with the Card, as well as by the value of the fees due according to the Tariff.

(8) The Issuer reserves the right to restrict or expand the types of transactions that can be performed using the Card, information about which is provided on the Internet at www.easypay.bg. The change shall take effect two months after the date of its publication on the Issuer's website, except in cases of expansion of the scope of payment transactions, which shall take effect on the date of their publication on the Issuer's website.

Section V. Provision of Information. Monthly statements.

Art. 13 (1) Easypay shall provide the Customer with information on the payment transactions performed with the Card, making it available to the Customer in writing via the customer profile at ePay.bg, and when the Account to which the Card is issued is not accessible through ePay.bg or a Money Transfer Card is used - on paper or through another channel agreed between the parties, a statement on the Account/Card containing: transaction details, transaction amount and currency, the amount of all fees and commissions applied to the individual types of transactions. The paper statement is provided once a month free of charge upon presentation of a valid identity document, upon request by the Customer at offices specified by ePay.

(2) The statement under paragraph 1 contains all payment transactions for a specific period of time, including transactions made with the Card issued to the Account, and the balance of the Account.

(3) The statement under paragraph 1 shall be drawn up in Bulgarian.

(4) At the request of the Account Customer, Easypay may issue other documents regarding the transactions performed on the Account, its balance, or other information, including for past periods, upon payment of the fee due according to the Tariff.

(5) For the provision of information at the request of the Customer at a different frequency or volume, the latter shall pay a fee determined in accordance with the manner of its provision.

Art. 14 (1) The Customer shall be obliged to check immediately the accounting information (Account/Card statements, confirmations, notifications, messages with data on the executed payment transactions and the balance on his/her Account), regardless of the manner in which it is provided to him/her. Card, statements, confirmations, notifications, messages with data on executed payment transactions and the balance on his Account), regardless of the manner in which it is made available to him, for its completeness and correctness, and in case of discrepancies, to notify Easypay without delay.

(2) The Customer shall be deemed to have become aware of an unauthorised or incorrectly executed payment transaction at the latest upon receipt of the information in the manner agreed with

him/her and shall be obliged to notify Easy pay immediately thereof in accordance with the procedure set out in Article 19, respectively the procedure for submitting complaints under Section IX of these General Terms and Conditions.

(3) The Customer has the right to dispute transactions reflected in the account/card statement by submitting a written objection to Easy pay within 14 days from the date on which they became aware of the payment transactions, but no later than 13 months from the date of debiting their account/the date of the disputed Card transaction.

Section VI. Fees and commissions.

Art. 15. (1) The fees and commissions of Easy pay applicable to Card transactions and services available to Cardholders, as well as the transaction limits applicable to the Card, are specified in the Tariff, which is an integral part of the Agreement. The current Tariff is available on a durable medium—the Easy pay website.

(2) The Tariff is available at the offices of Easy pay and on the company's website at www.easypay.bg.

(3) By signing the Agreement and accepting these General Terms and Conditions, the Customer expressly declares that they are familiar with the Tariff and accept its application in their relations with Easy pay in connection with the Agreement and the applicable General Terms and Conditions, together with all amendments and additions made in accordance with these General Terms and Conditions.

Section VII. Rights and obligations of the Customer.

Art. 16 (1) The Customer has the right:

1. To carry out transactions with the Card in accordance with these General Terms and Conditions.

2. In cases where a money transfer ordered in favor of the Customer for receipt in cash is paid out on the Card, the Customer shall be entitled to a certain number of free transactions for withdrawing cash from an ATM/self-service terminal in Bulgaria, which shall be sufficient for the full amount of the electronic money to be used. The number and amount of free transactions for each individual transfer paid by the Card is determined by the Issuer and is specified in the Transfer Receipt. When they are exhausted, the Customer may request an additional number of transactions, after paying a fee, in accordance with the Tariff.

3. To receive statements for the Electronic Money Account/Card under the terms of Section V.

4. To dispute payment transactions made with the Card or fees charged.

(2) The Customer is obliged to notify the Issuer or a person authorized by it of the loss, theft, misappropriation, or other unauthorized use of the Card within the meaning of Article 19 immediately after becoming aware of it.

(3) The Customer shall be entitled (3) request in writing the reissue of a new Card in the following cases:

1. The Customer has requested that the Card be blocked.

2. The Card has been damaged through the fault of the Customer or the latter has forgotten their PIN code;

3. if the Card has been lost;

4. in case of theft or other type of unlawful removal of the Card, of which the Issuer has been duly notified in accordance with Article 19;

5. The Card has been damaged for reasons for which the Customer is not responsible.

(4) In the cases under paragraph 3, items 1, 2, 3, and 4, the Customer shall pay a reissue fee in accordance with the Tariff.

(5) Reissuance of a Card under paragraph 3 shall be carried out in accordance with the provisions of Articles 3-5 of these General Terms and Conditions.

Art. 17 (1) The authorized user shall keep confidential the personal data relating to the Card, PIN code and other security features, and shall take all necessary measures against theft, loss, destruction, damage, tampering or other unlawful use, as well as against disclosure of the Card and PIN code data to third parties, and shall make every effort to prevent such disclosure.

(2) The authorized user bears full responsibility for the protection of the aforementioned data. The Card may only be used with the PIN code assigned to it. No exceptions to this rule are permitted. The customer may change their PIN code at any time via an ATM self-service terminal. It is not recommended that the PIN code consist of identical or consecutive numbers, dates of birth, or similar. The PIN code of the Card must not be written down in a visible place and/or stored together with the Card or disclosed to a third party.

Art. 18. (*amended, effective 20.07.2023.*) The customer, and in the case of a corporate card, the authorized user, is obliged to immediately notify Easypay by calling 0700 20 787 in case of loss, theft, misappropriation or other removal, destruction, falsification, or other unlawful use of the Card, upon learning of an unauthorized or incorrectly executed transaction with the Card, upon suspicion that the PIN has been disclosed to a third party, as well as upon retention of the Card by an ATM or by a person accepting payment at a commercial establishment. In such cases, Easypay shall block the Card in a timely manner after receiving the notification.

Art. 19 (1) The Customer shall bear the losses related to all unauthorized payment transactions resulting from the use of a lost, stolen, or misappropriated Card when they have failed to preserve the personalized security features of the Card. The Customer's liability in the case referred to in this Article shall be limited to the amount of the losses incurred, but not more than the maximum amount of 50 EUR, which is to be borne by the Customer in accordance with the applicable requirements of the Payment Services and Payment Systems Act.

(2) The Customer shall bear all losses related to unauthorized payment transactions if they have been caused by fraud or by failure to fulfill one or more of their obligations under these General Terms and Conditions and the applicable legislation, whether intentionally or through gross negligence. In such cases, the Customer shall bear the damages regardless of their amount.

(3) Once the Customer has notified Easypay of a lost, stolen, or misappropriated Card, the Customer shall not bear any financial losses resulting from the use of the lost, stolen or misappropriated Card after notification, except in cases where the Customer has acted fraudulently.

Art. 20. By accepting these General Terms and Conditions, the Customer grants the Issuer the right to communicate to the National Operator – BORICA AD information about the status of the Card and the available electronic money accessible for use with it.

Art. 21. (1) The Customer undertakes to immediately notify the Issuer in writing in the event of any changes in the information, documents, and data contained in the Card Agreement.

(2) The Customer undertakes not to allow the Card to be used for payments for goods and services prohibited by law. If the Customer uses the Card for other purposes or provides it to another person, they shall be liable for these actions and shall be obliged to reimburse Easypay for all amounts and/or expenses incurred as a result of the inadmissible, unlawful, and/or illegal use of the Card.

(3) In the event of a Card being retained by an ATM, the Customer shall immediately notify Easypay in accordance with Article 18. In the cases referred to in the previous sentence, no offer of assistance from third parties shall be accepted.

Section VIII. Rights and obligations of the Issuer Blocking the Card

Art. 22 (1) The Issuer shall have the right to block the Card upon the occurrence of any of the following circumstances:

1. Upon written request by the Customer to block the Card, except in the cases under item 2 of this paragraph;

2. At the request of the Customer, due to suspicion that the Card or PIN details have been disclosed to a third party.

3. Upon imposition of a lien on the Customer's Account, in accordance with the procedure provided for by law;

4. For objective reasons related to the security of the Card, suspicion of unauthorized use or use for fraudulent purposes;

5. In the event of the death or incapacitation of the Customer – from the day on which the Issuer became aware of this circumstance; in the event of death, the heirs are obliged to return the Card to the Issuer for destruction;

6. Automatically – upon three consecutive incorrect PIN code entries;

7. Upon retention of the Card by an ATM terminal or by a person accepting payment at a commercial establishment;

8. Upon breach by the Customer of the Agreement and/or these General Terms and Conditions and/or other relevant and applicable General Terms and Conditions;

9. In case of a significantly increased risk that the Customer will not be able to fulfill their obligations related to the repayment of their debts to Easy pay.

(2) A blocked Card in the cases referred to in paragraph 1, items 3 and 9 shall be unblocked ex officio by the Issuer after the grounds for blocking have ceased to exist, and in all other cases it shall be unblocked upon an express written request by the Customer, submitted by him/her after payment of the fee due, in accordance with the Tariff.

Art. 23. (1) The Issuer shall be liable to the Customer for the accurate execution of the payment transactions ordered with the Card. The Issuer shall be obliged to reflect the transactions made with the Card, to maintain up-to-date information on the value of the electronic money available through the Card, and to provide information about them to the Customer upon request.

(2) *(new, effective as of 19.01.2021)* Easy pay AD reserves the right, for legislative reasons or for risk management or security reasons, to impose unilateral restrictions on certain customers or on the methods and use of the product – prepaid card, without the need for the customer's consent and without giving reasons for its decision. The customer will be informed of the restrictions imposed, unless Easy pay is required by law not to notify the customer in certain cases.

Disputing transactions

Art. 24. (1) If the Customer claims that they did not authorize a payment transaction or that a payment transaction was executed incorrectly, Easy pay shall bear the burden of proof in establishing the authenticity of the payment transaction in question, its accurate recording and accounting, as well as that the transaction has not been affected by a technical malfunction or other defect. When establishing the authenticity of the relevant payment transaction, Easy pay shall verify the lawful use of the Card, including personalized security features, in accordance with the provisions of these General Terms and Conditions.

(2) Based on a complaint (objection) form completed and submitted by the Customer at an Easypay office or on another written notification received within the period specified in Article 15, paragraph 3, Easypay shall initiate and take action to resolve disputed transactions in accordance with its internal procedures and the rules established by the relevant card organization, where applicable. The Customer undertakes to provide Easypay with any available documentation related to the disputed transaction, as well as additional information at the request of Easypay.

(3) Easypay shall inform the Customer in writing of its decision on the objection immediately after completing the procedure for proving the authenticity and accurate execution of the transaction.

(4) In the event of an unfounded complaint (objection) under paragraph 2, the Customer shall owe a fee for unfounded dispute, as specified in the Easypay Tariff.

(5) In all cases of refunds, the value date for crediting the Customer's Account/card shall be no later than the date on which the Account/Card was debited with the amount of the unauthorized transaction. In cases where, after completion of the procedure, Easypay has found the objection to be unfounded or in cases where the circumstances under Articles 26 and 27 below apply, Easypay shall refuse the refund and shall debit the Customer's Account/Card with the amount of the refunded funds, for which, by accepting these General Terms and Conditions, the Customer gives their express consent in accordance with Article 21 of Regulation No. 3 of the Bulgarian National Bank of 18 April 2018 on the conditions and procedure for opening payment accounts, executing payment transactions and using payment instruments. Easypay shall refuse to refund the amount if there are reasonable grounds for suspicion of fraud, notifying the competent authorities in the Republic of Bulgaria thereof.

(6) In the cases referred to in paragraph 1, the Issuer shall have the right to:

1. block the Card in the cases provided for in these General Terms and Conditions;
2. request additional information and personal data for the identification of the Customer;

(7) Easypay shall have the right not to accept for processing a submitted complaint/claim for payment if it is not accompanied by the necessary documents or is submitted with unjustified delay.

Art. 25 (1) The Issuer shall not be liable if the Customer is not satisfied with the transactions concluded by him/her, for which transactions have been made using the Card.

(2) The Issuer shall not be liable:

1. in cases where an initiated transaction cannot be performed with the Card for reasons beyond the Issuer's control.

2. except in cases of proven defect in the issuance of the Card, the Issuer shall not be liable when the Card cannot be used due to: mechanical failure; blocked Card; technical problems; false notification of destruction, loss or theft of the Card, when third parties refuse to accept payments with the Card.

3. for damages caused as a result of blocking/deactivating the Card, in accordance with these General Terms and Conditions, or in case of refusal to perform a transaction with the Card due to insufficient funds in the Account/Card.

(3) Easypay may refuse to execute a transaction in cases where it considers it risky according to criteria determined by it.

Art. 26. (1) Easypay shall not be liable in cases where, due to force majeure or extraordinary circumstances, the Customer is unable to use the Card, such as interruption of communication lines, power outage, and other similar circumstances.

(2) Easypay shall not be liable in cases where third parties refuse to accept payments with the Card or where the Card cannot be used due to blocking, defects not caused by the Issuer, technical or communication problems.

(3) Easypay shall not be liable for amounts blocked by another payment service provider participating in the payment process when executing transactions on behalf of or in favor of natural and legal persons and countries subject to restrictions and/or sanctions.

Section IX. Procedure for amending these General Terms and Conditions and communication between the parties.

Additional provisions.

Art. 27 (1) By signing the Agreement on the basis of Art. 6, para. 1, letters a), b) and c) of Regulation (EU) 2016/679, the Customer gives their consent for the processing by Easypay and persons authorized by it of the Customer's personal data to which Easypay has gained access upon the conclusion and performance of the Agreement, for the purposes of the full and accurate performance of the Agreement and these General Terms and Conditions, including for the purposes set out in the preceding articles, as well as for other lawful purposes, and consents to the provision of such personal data to other companies/persons who assist Easypay in the provision/promotion of its products and services.

(2) By accepting these terms and conditions, the Customer expressly consents to Easypay providing their personal data to the National Card Scheme /Bcard/.

(3) The customer declares that they have been informed of the possibility to exercise their rights under Articles 15-22 of Regulation (EU) 2016/679 by written request to the personal data administrator or in another manner specified by the administrator, detailed information about which is provided in the "Privacy and Personal Data Protection Statement" on the website of Easypay AD – www.easypay.bg .

Art. 28. (1) The customer agrees that information about the operations/transactions performed with the Card, as well as other information related to payment with the Card, may be provided by Easypay to the relevant card organizations and system operators for the purposes of performing the Agreement.

Art. 29. *(amended, effective as of 20.07.2023.)* For security and safety reasons, video recording may be carried out when transactions are made with the Card in Commercial Outlets and when withdrawing and depositing cash at an ATM/self-service terminal, for which, by signing the Agreement, the Customer gives their express consent. By signing the Agreement, the Customer also gives their express consent for audio recording of their telephone calls to the contact numbers specified by Easypay, as well as of the outgoing telephone calls made by Easypay to the Customer, and for Easypay to store the audio and video recordings on a technical medium.

Art. 30. (1) *(amended, effective as of 10.12.2024)* Easypay has the right to unilaterally amend these General Terms and Conditions and the Tariff, providing its customers with information about the changes by publishing them on the Easypay website <http://www.easypay.bg> before they come into force. From the moment they come into force, they shall become binding on the parties to the Agreement. Easypay shall send a notification to customers of the upcoming changes in the manner specified in Art. 31, para. 1.

(2) Easypay shall make the changes available to the Customer no later than two months before the date on which the changes take effect. If the Customer does not accept the proposed changes, they shall have the right to terminate the contract within the two-month period referred to in the previous sentence, without being liable for any costs or compensation. If the Customer does not

terminate the contract in accordance with this provision, they shall be deemed to have accepted the proposed changes and shall be bound by them from the moment they take effect.

(3) When the changes in the fees and commissions payable are more favorable to the Customer, as well as when the amendment expands the scope of the services provided by mutual agreement between the parties, Easy pay shall not be obliged to send a notification or announce the amendment in any other way.

(4) In the event of a change in the regulatory framework governing the relations set out in these General Terms and Conditions, the affected provisions of the General Terms and Conditions shall be amended accordingly upon the entry into force of the change, unless the change concerns dispositive legal norms.

Art. 31. (1) *(amended, effective as of 10.12.2024, supplemented, effective as of 10.02.2025)* Communication between the parties in connection with the existing contractual relationship between them must be in writing, in Bulgarian, and the notifications sent shall be deemed duly delivered if one of the following channels of communication is used: e-mail (electronic mail); telephone message (SMS/Viber); notifications and messages in the ePay Mobile application or at ePay.bg; letter sent to a postal address. Notifications of changes under Art. 30 sent via the ePay Mobile application or at ePay.bg shall be accompanied by a push notification to the customer. For the Customer, this means the email address, mobile phone number and postal address specified in the Agreement and annexes thereto, as well as a profile in ePay, and with regard to Easy pay – the contact e-mail addresses published on the Easy pay website – www.easypay.bg and on the Operator's website – www.epay.bg, as well as the address in Sofia, P. K. 1000, 16 "Ivan Vazov" str.

Otherwise, all notifications, invitations, and other communications under these General Terms and Conditions and the Agreement shall be deemed received if sent to the relevant party at its old address. Otherwise, all notifications, invitations, and other communications under these General Terms and Conditions and the Agreement shall be deemed received if sent to the relevant party at its old address.

Art. 32. (1) The Customer may obtain a copy of the applicable General Terms and Conditions on paper upon request at an Easy pay office. These General Terms and Conditions are also available on the Easy pay website www.easypay.bg.

(2) For all matters not covered by the General Terms and Conditions and the Agreement, the provisions of the applicable Bulgarian legislation shall apply.

Art. 33. (1) The customer has the right to submit a written complaint to Easy pay regarding the performance of the obligations of the parties under the contract and these General Terms and Conditions. Easy pay shall rule on any complaint received within 15 working days of its receipt in paper form or in writing by e-mail to office@easypay.bg. As an exception, if Easy pay is unable to rule within the period specified in the previous sentence for reasons beyond its control, it shall send the Customer a response clearly stating the reasons for the delay and the period within which the Customer will receive its decision. In all cases, the deadline for receiving a decision may not exceed 35 working days from the receipt of the complaint.

(2) When Easy pay fails to respond within the time limits specified above, as well as when the decision does not satisfy the Customer, the dispute may be referred for consideration by the Conciliation Commission for Payment Disputes at the Consumer Protection Commission. The address of the Consumer Protection Commission is: Sofia 1000, 1 Vrabcha Street, floors 3, 4, and 5, website: <https://abanksb.bg/pkps>. In case of objections related to the use of the Card and the transactions made with it, the special procedure specified in Section VII of these General Terms and Conditions shall apply. When the parties cannot reach an agreement out of court, the dispute shall be referred for resolution to the competent Bulgarian court.

Art. 34. These General Terms and Conditions constitute preliminary information for the consumer within the meaning of Art. 60 of the ZPUPS. They, as well as the Tariff, are available at the offices of Easypay and on the Easypay website - www.easypay.bg. Upon signing the Agreement, the Customer declares that the Issuer has provided them with these General Terms and Conditions and the Tariff in advance, sufficiently in advance of the signing, and that they have familiarized themselves with their content, including all information contained in the Agreement, and accept them without objection.

The changes related to setting limits for transactions in euros are effective as of January 1, 2026.