



General Terms and Conditions – Edenred Mastercard Dual Interface Gift Card

Terms and Conditions – Edenred Mastercard Dual Interface Gift Card (herein after “GTC” or “Agreement”).

Please read this Agreement carefully before you use your Card. This information forms the GTC applicable to your Card. By using your Card you accept the GTC of this Agreement. If there is anything you do not understand or agree with, please contact Customer Services using the contact details in paragraph 18 of this Agreement. Before using your Card, ask your Company for the list of Affiliated Merchants as defined below.

1. DEFINITIONS

Account means the electronic account associated with your Card;

Agreement means this agreement as varied from time to time;

ATM means automatic machine teller;

Available Balance means the value of funds loaded onto your Card and available for use;

BGN means Bulgarian Lev the currency of Bulgaria.

Card means any Card(s) issued to you under this Agreement;

Card Number means the 16 digit card number on the front of your Card;

Cardholder means the individual who has been deemed eligible by the Company to use the Card and is entering into this Agreement with us;

Company means the entity, institution or operator that is participating in the Programme;

Contactless means a payment feature that provides Card User with a way to pay by tapping the Card on a point-of-sale terminal reader for transactions of up to 50 BGN, any payments above this would require Card User to enter PIN;

Customer Services means the contact centre for dealing with queries and requests for services in relation to your Card. Contact details for Customer Services can be found in paragraph 18;

e-money means the electronic money associated with your Card;

Full Deductible Amount means the full Transaction amount, including the Transaction itself along with any associated fees, charges and taxes;

Mastercard International Incorporated means Mastercard International Incorporated whose head office is at 2000 Purchase Street, Purchase, New York 10577 USA;

MasterCard Acceptance Mark means Mastercard International Incorporated signage indicating acceptance of the Card;

Merchant means either one of the category of Merchants below to which you can use your Card::

Category 1: any retailer, or any other person, firm or corporation that accepts your Card and which displays the MasterCard Acceptance Mark; or

Category 2: Affiliated Merchants: a list of retailers, or any other persons, firms or corporations that have entered into the network of Affiliated Merchants and accepts your Card as well as displays the MasterCard Acceptance Mark ;

MyAccount means the area on the Website that allows you to register for online access to your Account and view details of your Available Balance and Transaction history. MyAccount provides up-to-date information about your Account and you will need an internet connection in order to access it;

PIN means personal identification number;

POS means Point of Sale;

Programme means the Edenred Mastercard Dual Interface Gift Card programme under which your Card has been issued to you;

Programme Manager means Edenred Bulgaria AD a company registered in Bulgaria with company number 130526402, whose registered office is at 137 Tzarigradsko Shausse Blvd, 1784, Sofia, Bulgaria;

Regulator means the Financial Conduct Authority in the UK or another European financial services regulator as the context requires;

Transaction means any POS or online retail sale completed by using your Card;

We, us, our means PrePay technologies Limited (“PPS”), a limited company registered in United Kingdom under number 04008083 , contact details: UK PO BOX 3883 Swindon SN3 9EA. PPS is authorised and regulated by the Financial Conduct Authority to issue e-money with registration number 900010;

Website means the website at www.edenred.bg/giftcard which allows you to access your Card information, and contains a copy of these GTC;

You, your means the individual deemed eligible by the Company for use of the Card.

2. THIS AGREEMENT

2.1. Your Card is an e-money prepaid card. This is not a credit, charge or debit card.

2.2. Your Card has been issued by us pursuant to license by Mastercard International Incorporated. This Card is an e-money product. The e-money associated with this Card is provided by us and we are regulated by the Financial Conduct Authority for the issuance of electronic money. Your rights and obligations relating to the use of this Card are subject to (i) this Agreement between you and us and (ii) the commercial agreement between us and your Company; you have no rights against Mastercard International Incorporated or their respective affiliates. If you experience any difficulties in using the Card you should contact Customer Services or your Company. The e-money associated with this Card is provided to your Company by us and will be denominated in BGN. The Company will grant to you the right to use its e-money up to the value loaded on each Card. All legal rights (including legal title) associated with the e-money will remain with your Company and do not pass to you. The Card remains our property.

2.3. These GTC are written and available only in Bulgarian and we undertake to communicate with you in Bulgarian regarding your Card or Account. This GTC or service communication in English will be provided to you upon request.

3. RECEIVING AND ACTIVATING YOUR CARD

3.1. You may only receive a Card if you are eligible as confirmed by the Company to the Programme Manager and this has been communicated to us by the Programme Manager.

3.2. When you receive your Card, you must sign it immediately, and then call the Activation Line to activate it (see paragraph 18 for details). When you call the Activation Line you will need to select the ‘Card Activation’ option from the menu. You will then be asked to quote your Card Number and the activation code which you will find on the letter that came with your Card. You’ll also be asked to provide the Company with some details to confirm your identity.

3.3. During the activation process by calling Customer or through MyAccount services, you will be given a 4-digit PIN. You should keep your PIN secure at all times and never reveal your PIN to anybody or enter your PIN in a way that enables it to be easily seen by others. We will not reveal your PIN to a third party. If you forget your PIN, you can obtain a reminder of it by calling Customer Services or visiting My Account and following the instructions.

3.4. If you would like to change your PIN, you may do so at an ATM (subject that it supports this functionality) and following the instructions. When you select your new PIN, you must not select a PIN that may be easily guessed, such as a number that:

3.4.1. is easily associated with you, such as your telephone number or birth date; or

3.4.2. is part of data imprinted on the Card; or

3.4.3. consists of the same digits or a sequence of running digits; or

3.4.4. is identical to a previously selected PIN.

3.5. You should ensure that you register your Card on the Website. This will enable you to use the online services available through MyAccount, including the facility to block your Card if lost or stolen.

4. USING YOUR CARD

4.1. If you are using your Card at a Category 1 of Merchant (as defined above): Your card can be used at Merchants which display the Mastercard Acceptance Mark.

If you are using your Card at a Category 2: Affiliated Merchants (as defined above): Your card can be used at a list of retailers, or any other persons, firms or corporations that have entered into the network of Affiliated Merchants and accepts your Card as well as displays the MasterCard Acceptance Mark;

4.2. Each Transaction must be authorised by the Card User by signature on the receipt, entering PIN number, providing CVC code or by tapping the Card at a Contactless POS Terminal, whichever is required.

4.3. Your Card is a prepaid card, which means that the Card’s Available Balance will be reduced by the Full Deductible Amount. In order for a Transaction to be authorised, the Full Deductible Amount must be less than or equal to the Available Balance on your Card. You must not use your Card if the Full Deductible Amount exceeds the Available Balance or after the expiry date of the Card. If, for any reason, a Transaction is processed for an amount greater than the Available Balance on your Card, you must repay the Programme Manager any amount by which the Full Deductible Amount exceeds your Available Balance within 14 days of receiving an invoice from them. Should you not repay this amount within 14 days of receiving an invoice from the Programme Manager, the Programme Manager has the right to take all steps necessary, including legal action, to recover any monies outstanding.

4.4. You may NOT usually stop a Transaction after it has been authorised as at that point it is deemed to be received by us. You will be responsible for all Transactions where you have provided authorisation.

4.5. You can check your Available Balance at any time by calling Customer Services or checking the Website (see paragraph 18 for further details).

4.6. Due to security safeguards, Merchants that accept your Card are required to seek authorisation from us for all Transactions you make. There are some

circumstances where Merchants may require you to have an Available Balance greater than the value of the Transaction you wish to make. You will only be charged for the actual and final value of the Transaction you make. Merchants request this as they may need to access more funds than you initially planned to spend. For example:

4.6.1. Hotels and rental cars - As Merchants may not be able to accurately predict how much your final bill will be, they may request an authorisation for funds greater than your Available Balance.

4.6.2. Internet Merchants - Certain Internet Merchant sites will, on registration or at checkout stage, send a request for payment authorisation to verify whether funds are available; this will temporarily impact your Available Balance. Also please bear in mind that many sites won't deduct payment until goods are dispatched so please be aware of these variances on cleared funds when checking your Available Balance and ensure that you have sufficient funds on your Card to cover your purchases.

4.7. Merchants may NOT be able to authorise your Transaction if they cannot obtain an online authorisation from us. Examples include on-board cruise or train charges and some in-flight purchases.

4.8. Your Card CANNOT be used at self-service petrol pumps. Instead you can use your Card to pay by taking it to the cashier.

4.9. Your Card should NOT be used as a form of identification. We will decline any authorisation requests from Merchants using your Card for identification purposes.

4.10. Your Card CANNOT be used to make cash withdrawals.

4.11. You may NOT use your Card to obtain traveller's cheques, to obtain cash back from any Merchant, to settle outstanding balances on credit cards, bank overdrafts or credit agreements, to pay for memberships or subscriptions by direct debit.

4.12. The Available Balance on your Account will NOT earn any interest.

4.13. We may request you to surrender the Card at any time (in accordance with paragraph 14 of these GTC). In the event that we do so then any Available Balance on your Card will not be available to you to use.

5. TOPPING-UP YOUR CARD

5.1. You will not be able to load funds onto your Card yourself. Should the Company wish to load your Card with additional funds, then on receipt of the Programme Manager's instructions and our receipt of payment from the Programme Manager, e-money will be issued to your Company and the value of the e-money will be added to the Available Balance on your Card.

5.2. You acknowledge that the frequency with which your Available Balance is updated in accordance with 5.1 above is entirely dependent on the Programme Manager requesting the issue of e-money on behalf and to your Company by us.

6. CARD EXPIRY

6.1. The expiry date of your Card is printed on the front of the Card. You will not be able to use your Card once it has expired.

6.2. No Transactions will be processed after your Card has expired.

6.3. In accordance with paragraph 2.2, any Available Balance remaining on your Card after the expiry date and any

legal rights associated with the e-money will remain with your Company and will not pass to you.

7. CARDHOLDER LIABILITY AND AUTHORISATIONS

7.1. We may restrict or refuse to authorise any use of your Card if using the Card is causing or could cause a breach of this Agreement or if we have reasonable grounds for suspecting that either you or a third party has committed or is about to commit a crime or other abuse in connection with the Card.

7.2. If we need to investigate a Transaction on the Card then you must cooperate with us, or any other authorised body if this is required.

7.3. You should never:

7.3.1. allow another person to use your Card; or

7.3.2. record your PIN in writing, or with your Card or otherwise; or

7.3.3. disclose your PIN to or otherwise make it available to any other person, whether verbally or by entering it in a way that allows it to be observed by others or otherwise.

7.4. You will be responsible for all Transactions which you authorise by use of your signature, PIN, CVC, or by tapping the Card at a Contactless enabled reader.

7.5. You agree to indemnify and hold harmless us and our distributors, partners, agents, sponsors, and service providers and their group companies from and against the costs of any legal action taken to enforce GTC and/or any breach of these GTC or fraudulent use of your Card by or authorised by you.

8. LOST, STOLEN OR DAMAGED CARDS

8.1. You should treat the e-money on your Card like cash in your wallet. If you lose your Card or it is stolen then any e-money on it may be lost in just the same way as if you lost your wallet.

8.2. In the event of loss, theft, fraud or any other risk of an unauthorised use of your Card, or if your Card is damaged or malfunctions, you must immediately contact Customer Services. You will be asked to provide Customer Services with your Card Number. Alternatively, you can arrange to block your Card through the My Account section of the Website (see paragraph 18.2). In order to do this, you must have registered your Card on MyAccount.

8.3. In the event that you notify us in accordance with this Agreement that your Card has been lost or stolen you will be liable up to a maximum of the equivalent BGN value of 70 Euros of any loss that takes place prior to you contacting Customer Services.

8.4. Provided that you have given notification in accordance with paragraph 8.2 and that paragraph 8.5 does not apply, then you will not be liable for any losses that take place following the moment on which you gave such notification to Customer Services. If there is an Available Balance remaining on your Card, you can request that the Programme Manager replace your Card and transfer the last Available Balance onto it.

8.5. In the event that the notified incident has been caused by your breach of this Agreement, your negligence or if it raises reasonable suspicion of fraudulent or improper conduct then you shall be liable for all losses.

9. TRANSACTIONS MADE IN FOREIGN CURRENCIES

9.1. If you make a Transaction in a currency other than BGN (a 'Foreign Currency Transaction'), the amount deducted from their Account will be converted to BGN on the day we receive details of that Foreign Currency Transaction. For conversion, we will use a rate set by Mastercard which will be available on each business day, from Monday to Friday and changes in the exchange rate shall take effect immediately. Exchange rates can fluctuate and they may change between the time a Transaction is made and the time it is deducted from the Available Balance. For Transactions made within the EEA or in an EEA currency you can find out the Mastercard Exchange Rate by calling Customer Services.

9.2. Fees apply for any Transactions made outside of Bulgaria (a 'Foreign Transaction Fee', see paragraph 10 for details).

10. FEES

10.1. 10.1. Cards are subject to the following fees.

Foreign Transaction Fee	5% of Transaction value
Dormancy Fee*	2 BGN per month

*In the event that your Card is not used to make any Transactions for a period of six (6) consecutive calendar months ("Inactivity"), a Dormancy Fee will be applied to your Card. This fee will continue to be deducted from your Account on a monthly basis as long as there is Inactivity on your Card. If you use your Card for any Transaction, the Dormancy Fee will stop being applied.

11. DISPUTES

11.1. If you have a reason to believe that a Transaction for which your Card was used is unauthorised or has been posted to your Account in error, then at your request we will examine your Account and the circumstances of the Transaction. We may require you to liaise with appropriate authorities with respect to the disputed Transaction.

11.2. We will refund any unauthorised Transaction immediately, unless we have good reason to believe (based on the evidence available to us at the time you report the unauthorised Transaction) that you have been grossly negligent in failing to comply with these GTC or that you have acted fraudulently.

11.3. Until the investigation is complete the disputed amount will be unavailable to spend. In all cases the value of a disputed Transaction may later be deducted from your Account if we receive information that proves that the Transaction was genuine.

11.4. We reserve the right not to refund sums to you if you have not acted in accordance with this Agreement and you have not reported any fraudulent claims to the appropriate authorities.

11.5. Where you have agreed that another person in the European Economic Area can take a payment from your Account (e.g. if you have given your Card details to a Merchant for the purpose of making a payment) you can ask us to refund a payment, which we will refund to you within 10 business days of our receipt of your request, if all the following conditions are satisfied:

11.5.1. the authorisation did not specify the exact amount to be paid;

11.5.2. the amount that has been charged to your Account was more than could reasonably have been expected based on the circumstances including previous spending patterns; and

11.5.3. you make the refund request within eight weeks of the date when the payment was charged to your Account.

12. COMPLAINTS

12.1. Any complaints in connection with these GTC should in the first instance be directed to the Programme Manager. Alternatively, you can call Customer Services in accordance with paragraph 18.

12.2. All complaints will be subject to our complaints procedure. We will provide you with a copy of our complaints procedure upon request and, if we receive a complaint from you, a copy of our complaints procedure will automatically be posted to you.

The United Kingdom Financial Services Compensation Scheme is not applicable for the Card. We will however safeguard your funds in the event of our insolvency.

13. VARIATION

13.1. We may change the GTC of this Agreement, including fees and limits at any time by giving you two months' prior notice and posting an updated version on the Website for one or more of the following reasons:

13.1.1. to reflect the introduction or development of new systems, methods of operation, services or facilities,

13.1.2. to reflect a change or an expected change in market conditions, general good practice or the cost of providing our services to our customers,

13.1.3. to conform with or anticipate any changes in the law or taxation, any codes of practice or recommendations of the Financial Services Authority or other regulatory body,

13.1.4. to ensure that our business is run prudently and remains competitive,

13.1.5. to take account of a ruling by a court, ombudsman, regulator or similar body,

13.1.6. to make the GTC fairer or clearer for you,

13.1.7. to rectify any mistake that might be discovered in due course,

13.1.8. to enable us to harmonise our banking interest or charging arrangements.

13.2. If any part of this Agreement is inconsistent with any legal or regulatory requirements then we will not rely on that part but treat it as if it did actually reflect the relevant legal or regulatory requirement. If we need to make operational changes before we can fully comply with the new legal or regulatory requirement, we will make those changes as soon as reasonably practical.

13.3. We will provide two months' prior notice of any material change in fees or service levels included in these GTC. You should regularly check the Website for up to date GTC. By continuing to use the Card after such changes have taken effect you are signifying your acceptance to be bound by the amended GTC.

14. TERMINATION OR SUSPENSION

14.1. If we are advised by the Programme Manager that you cease to be eligible to use the Card for any reason then the Card will be blocked immediately the Available Balance will no longer be available for you to use.

14.2. We can terminate this Agreement or suspend your Card at any time with

immediate effect (and until the issue has been resolved or the Agreement terminated) if you have breached this Agreement, or if you have used, or intend to use the Card in a negligent manner or for fraudulent or other unlawful purposes or if we can no longer process your Transactions due to the actions of third parties.

14.3. If you would like to terminate your Card before it has expired you may do so by contacting the Programme Manager, as long as:

14.3.1. we believe you have not acted fraudulently; and

14.3.2. we are not prohibited from doing so by any applicable law, regulation, court order or instruction or guidance of a competent regulatory authority or agency.

14.4. On termination any Available Balance shall no longer be available for you to use.

14.5. In any of the above cases of termination or where we are advised by the Programme Manager that you cease to be eligible to use the Card, any legal rights associated with the e-money and the Available Balance will remain with the Programme Manager and will not pass to you.

15. OUR LIABILITY

15.1. Our liability in connection with this Agreement (whether arising in contract, tort (including negligence), breach of statutory duty or otherwise) shall be subject to the following exclusions and limitations:

15.1.1. we shall not be liable for any default resulting directly or indirectly from any cause beyond our control, including but not limited to a failure of network services and data processing systems;

15.1.2. we shall not be liable for any loss of profits, loss of business, or any indirect, consequential, special or punitive losses;

15.1.3. where the Card is faulty due to our default, our liability shall be limited to replacement of the Card; and

15.1.4. in all other circumstances where we are in default, our liability will be limited to redemption of the Available Balance remaining on your Card.

15.2. Nothing in this Agreement shall exclude or limit our liability for death or personal injury resulting from our negligence or fraud.

15.3. To the extent permitted by law, all conditions or warranties implied by law, statute or otherwise are expressly excluded.

15.4. The above exclusions and limitations set out in this paragraph 15 shall apply to any liability of our affiliates such as the Programme Manager, Mastercard International Incorporated or other suppliers, contractors, agents or distributors and any of their respective affiliates (if any), to you, which may arise in connection with this Agreement.

15.5. If you have any disputes about purchases that you have made using the Card, you should settle these with the Merchant. Neither we nor the Programme Manager are responsible for the quality, safety, legality or any other aspect of any goods or services purchased with the Card.

16. YOUR INFORMATION

16.1. We and the Programme Manager may hold personal information about you, and will do so in accordance with all applicable laws and regulations relating to the processing of Personal Data including but not limited to the EU General Data Protection Regulation 2016/679 ("GDPR");

16.2. Unless required by law, we will not pass your personal information to anyone without your permission other than to the Programme Manager and its affiliates to process Transactions and for their statistical research and analytical purposes. You have the right to inspect the personal information held about you. For further information please contact the Programme Manager.

17. GENERAL

17.1. Any delay or failure to exercise any right or remedy under this Agreement by us shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.

17.2. If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect provided that the unenforceable or illegal provision is not essential to the Agreement.

17.3. You may not assign or transfer any of your rights and/or benefits under these GTC. You will remain liable until all Cards issued to you are cancelled or have expired and all sums due under these GTC have been paid by you in full. We may assign our rights and benefits at any time without prior written notice to you. We may subcontract any of our obligations under this Agreement.

17.4. No third party who is not a party to this Agreement has a right to enforce any of the provisions of these GTC, save that Mastercard International Incorporated and their respective affiliates may enforce any provision of this Agreement which confers a benefit or a right upon them, as well as a person specified in paragraph 15.4 may enforce paragraph 15.

17.5. This Agreement is governed by the Belgian law and you agree to the exclusive jurisdiction of the courts of England.

18. CONTACTING CUSTOMER SERVICES

18.1. If you need assistance or wish to report your Card lost or stolen, you can contact Customer Services by calling +359 (2) 974 0220 between the hours of 10.00 and 18.00 on Monday to Friday.

18.2. Lost & stolen Card reporting is also available 24 hours a day through My Account on the Website at www.edenred.bg.

18.3. An automated phone service for checking your Available Balance, obtaining a PIN reminder, or changing your PIN is available 24 hours a day by calling +359 0700 1 3336.

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