

Digital Gift Card for Atrium Flora Prepaid Card Terms and Conditions

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This card is a Mastercard prepaid card ("Card") and is issued by DiPocket UAB ("DiPocket").

DiPocket is a Financial Institution authorized and regulated by the Lithuanian financial supervisory authority - the Bank of Lithuania, which is located at: at Gedimino avenue 6, LT-01103, Vilnius, the Republic of Lithuania, telephone No. +370 800 50 500. Further details of the Bank of Lithuania are available at its official website: <https://www.lb.lt/en>. DiPocket operates on the basis of the E-Money Institution License (Number 75) issued in the Republic of Lithuania on November 10, 2020. The electronic money institution license authorizes DiPocket to provide services that are listed in the license. The license may be found following the link: www.lb.lt/frd-licencijos/view_license?id=1985.

DiPocket is a Principal Member of Mastercard Inc.

These terms and conditions ("Card Terms and Conditions") apply to any holder of a Card and are referred further to as the "Agreement". In addition to the regulations below, these terms and conditions include by reference the following terms and guidelines contained in the General Terms and Conditions: Using the Card, Keeping your Card and Account safe, If something goes wrong, Our liability towards you, Cancelling the Services. By using your Card you are demonstrating your acceptance of the Agreement.

This provisions of the Agreement regarding consumer rights, especially but not exclusively those regarding complaint management are governed by Czech law. The other provisions of the Agreement are governed by Czech law. Any legal terms implied by law will also apply to the Agreement.

You may freely access a copy of the General Terms and Conditions and the Card Terms and Conditions at any time by visiting the site indicated overleaf (the "Website").

Using the Card

The Card is a Mastercard prepaid bearer debit card:

- to activate it, you must follow the instructions provided with the Card;
- you can enroll it in Apple Pay and Google Pay;
- you can use it only for purchases in physical stores of Atrium Flora shopping mall at address Vinohradská 2828/151, Žižkov, 130 00 Prague 3 . The list of merchants is available at <https://www.atrium-flora.cz/mapa/>.

Limits and fees apply;

- you can block and unblock the Card at any time;
- you will only be able to use it if your card account is sufficiently funded at the time you attempt to make a transaction with the Card, and you cannot add funds to it yourself.

The Agreement and your Card will be valid until the Card expiry date shown on the Card. After the Card expiry date, you must not try to use it.

After the Card expires you can ask us (within 6 years) to transfer any whole unspent funds left on your Card to a bank account in your name, indicated by you (free of charge within 12 months from card expiry if the transfer is to a bank located in Czech Republic).

Safeguarding the security of your Card

In addition to the security measures described in the General Terms and Conditions, you must:

- not allow anyone else to use your Card and not reveal your PIN,
- only release the Card, card number or the PIN to make (or try to make) a transaction with a merchant displaying the Mastercard Acceptance Mark.

If your Card is stolen, or someone else finds out the PIN, or if you think your Card, card number, or PIN may be misused, you must:

- block the Card immediately calling us on +370 5 208 4858 so that we can block your Card,
- stop using the Card, card number or PIN immediately,
- if we ask, write to us within seven days to confirm the loss, theft or possible misuse at the following address: DiPocket UAB, Upės str. 23, 08128 Vilnius, the Republic of Lithuania.

Please note, loss of the Card and your notification to DiPocket may result in the termination of the Agreement if at the time of your request for a replacement, none is available. If the Card is replaced, the Agreement, including the Tariff Table will continue to apply.

Within the limits permitted under applicable laws and subject to the limitations defined in this Agreement, we are liable for due performance of our obligations set out in this Agreement.

Tariff Table (CZK)

	Fee
• Issuance fee	Free of charge
• Monthly card service fee	Free of charge
• Card load fee (one-off, charged upon card sales)	Free of charge
• Card replacement fee (lost/stolen card)	Please contact your provider of the Card
• In-store-purchases	Free of charge
• ATM withdrawals	Not allowed
• Inactivity fee (after card expiry date)	Monthly, subject to availability of funds (if the Card balance reaches 0, the inactivity fee stops accruing): 25.00
• E-money redemption	Free of charge for the first 12 months after card expiry date, 100.00 per transaction afterwards

Limits Table (CZK)

Daily and monthly limits are applied to a given Card in a 24 hours period or over the prior 30 days.

We may amend these limits at any time and with immediate effect, at our sole discretion and/or may apply lower limits to individual customers based on risk considerations and/or to comply with applicable laws and regulations.

	Maximum transaction/ daily/ monthly limit
• Load limit (cumulative per month)	3 500
• Purchases	3 500/3 500/3 500

Complaints

If you are unhappy in any way with your Card or the Services, or if you experience any problem, please contact us. Complaints may be submitted as follows:

1. in writing by post to: Upės str. 23, 08128 Vilnius, the Republic of Lithuania;
2. by phone, calling us on +370 5 208 4858;
3. in electronic form by using the contact methods provided on dipocket.org/en/contact.

In the claim, you will need to specify:

- date, name and surname, or company name;
- applicant's contacts: phone number, address, and e-mail address associated with your account;
- what the issue is;
- when the problem arose;
- what remedies you would like us to apply; and
- available documents relating to the claim.

If incomplete, unreadable, or unclear information is provided in the claim (complaint), we may request to clarify the information.

We acknowledge all complaints, without any exceptions, including those regarding our personnel. We strive to acknowledge all complaints received within 24 hours of receipt. If a complaint is received during a bank holiday or weekend period, the complaint will be acknowledged within 24 hours of the return to work of staff, i.e., if a complaint is received by e-mail on a Sunday, it will be deemed to have been received at 9 a.m. on the following Monday.

If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, further communication will be provided within 5 Business Days. We will send our final response within 15 Business Days. In exceptional cases where it is not possible to respond within 15 Business days, we may extend the deadline for submitting a final response to you to 35 Business days, but we will inform you of this, stating the reasons for the extension.

A response to the Client shall be provided via the same channel the complaint has been received unless otherwise indicated by you.

Handling of complaints is free of charge. The Parties agree that complaints shall be submitted, handled, and responded to in Lithuanian or English. You can also write to us (DiPocket) an e-mail in Czech if you do not speak English nor Lithuanian and we will do our best to translate your complaint as well as our answer, but please note that in such case our reaction does not have to be completely accurate.

Should you not be satisfied with the final response of DiPocket, or should we fail to respond to you within 15 Business Days, or 35 Business days respectively, from receiving the claim, you have the right to raise a dispute or a complaint to the Bank of Lithuania:

- Disputes. Application may be provided in three ways: 1) via the electronic dispute resolution tool E-Government Gateway; 2) by completing a consumer's application form and sending it to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, e-mail prieziura@lb.lt; 3) submitting a free-form application to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, e-mail prieziura@lb.lt. Whatever the way you choose to submit your application, it and its annexes must be either in the official language of the country, i.e., Lithuanian or English language. However, it is important to note that the dispute settlement process will be conducted in the official language of the country, i.e., Lithuanian. More information: <https://www.lb.lt/lt/daugiau-apie-gincius-su-finansiniu-paslaugu-teikeju>;
- Complaints. Information about the procedure for submission of complaints or requests is available on: <https://www.lb.lt/lt/kontaktai#group-464>. Complaints may be submitted to the Bank of Lithuania by post or e-mail to either of the following addresses: Totorių g. 4, LT-01121 Vilnius, info@lb.lt, or Žalgirio g. 90, LT-09303 Vilnius, e-mail prieziura@lb.lt.

Examination of the complaint at the Bank of Lithuania is free of charge.

You can also raise a complaint to the Czech National Bank via electronic form of the Czech National Bank which is available on: <https://www.cnb.cz/cs/verejnost/kontakty/formular-podani-dotazu-podnetu-upozorneni/>. For more information about raising complaints to the Czech National bank please see: <https://www.cnb.cz/cs/verejnost/kontakty/stiznosti-na-financi-institute/>. Examination of the complaint at the Czech National Bank is free of charge.

You have also a right to raise a dispute to the Financial Arbitrator of the Czech Republic which is an out-of-court decision-making body founded by the government authorized to decide specific disputes related to the financial market. The proceedings before the Financial Arbitrator shall not be subject to a fee.

You have the right to apply to the Bank of Lithuania, the Czech National Bank, the Financial Arbitrator of the Czech Republic or directly to the court. The court judgment is binding, while the decision of the Bank of Lithuania is recommendatory in nature, non-binding to both parties, and cannot be appealed. Nevertheless, even when the Bank of Lithuania has taken a decision, the parties to a dispute retain the right to apply to court. The Financial Arbitrator shall decide the dispute in merits by an award. An award may be contested by an appeal – objections filed with the Financial Arbitrator. The award shall be judicially enforceable and has therefore similar consequences as the court decision. A final decision of the Financial Arbitrator may be contested by filing a lawsuit with the court of law.

Decisions regarding the subject matter of a dispute are public and published on the Bank of Lithuania website (in Lithuanian), without prejudice to the requirements for the security of personal data, state, office, commercial, bank, professional and other secrets protected by laws, as well as the consumer's right to privacy.