



TREEZOR

Framework Contract for Payment Services – General Terms and Conditions of Use

2021

Preamble

The Account Holder is invited to carefully read the Framework Contract for Payment Services before accepting it. The Account Holder is informed that Veracash is a Partner appointed by Treezor to market the Payment Services to the Account Holder as a payment service provider.

The Framework Contract is concluded between:

The Account Holder, a natural person of legal age residing in a Member State of the European Union or in a State that is part of the European Economic Area for non-professional purposes.

hereinafter referred to as the "**Account Holder**" and,

Treezor, a simplified joint-stock company, registered in the Paris Trade and Companies Register under number 807 465 059 whose registered office is located at 33 Avenue de Wagram, 75017 Paris, acting as an electronic currency institution within the meaning of Article L.525-1 of l'Autorité de Contrôle Prudentiel et de Résolution [French supervisory authority] ("**ACPR**"), located at 4 Place de Budapest CS 92459 75436 Paris Cedex 09 as an electronic currency institution under number 16798, approval available on the ACPR website in the Financial Firms Register (REGAFI): www.regafi.fr.

hereinafter referred to as "the **Institution**" or "**Treezor**", and,

Veracash, a simplified joint-stock company with capital of 1,188,680 euros, registered with the Bordeaux Trade and Companies Register under number 808 689 657 with its registered office at 42 Rue de Tauzia – 33800 Bordeaux, acting as the payment service provider, and using the Veracash trade name,

hereinafter referred to as "the **Partner**"

hereinafter jointly referred to as the "**Parties**" or individually as the "**Party**".

1. CONTRACTUAL DOCUMENTS

The Framework Contract consists of the General Terms and Conditions of Use and its Appendices and governs the use of the Payment Services, subject to Article L. 314-1. II of the French Monetary and Financial Code and listed in Article 3 of this Framework Contract.

2. PURPOSE OF THE FRAMEWORK CONTRACT

The purpose of the Framework Contract for Payment Services is to govern the conditions of use of the Payment Services provided by Treezor to the Account Holder on the Veracash platform.

The Framework Contract governs the conditions required to open, operate and close the Payment Account. The Payment Account is individual and allows payment transactions only for one's own account.

3. DESCRIPTION OF THE PAYMENT SERVICES

The online payment services provided by the Institution to the Account Holder are the following:

- the receipt of Payment Transactions by transfer and the acquisition of Payment Orders and the transfer of funds by Card credited to the Payment Account,
- the execution of Payment Transactions by bank transfer, direct debit or Card, debited from the Payment Account.

The Institution does not accept payments by cash or check and does not offer any payment service or related service, other than those specifically described in the Framework Agreement for Payment Services. The Institution does not provide any credit or overdraft services.

The Account Holder acknowledges that the Account Holder can only open a single Payment Account exclusively assigned to performing Payment Transactions using the Site.

If the Account Holder has a business relationship with other partners, the holder is informed that he/she must open a Payment Account dedicated to the use of each partner site. The Account Holder acknowledges that to respond to such holder's request to open subsequent Payment Account(s), the Institution will use the information and data previously collected as part of this first request in order to facilitate the account opening process.

Any eligible prospect may submit, through the Site, a request to open a Payment Account used for the purpose of performing Payment Transactions. The Institution verifies the identity and domicile of the Account Holder, and the eligibility conditions using the requested documents and supporting materials. The Institution may request additional supporting documents, particularly if foreign legislation governs the Account Holder's situation.

If the request to open an account is accepted by the Institution, the prospect becomes the Account Holder of a Payment Account in accordance with Article 7 herein. The Account Holder may subscribe to one or more Card(s), the General Terms and Conditions of Use of which are provided in Appendix 3. For this purpose, the Account Holder must designate each natural person, the Cardholder, by their first and last name. The Account Holder will deliver the Card to each Cardholder who will have to accept the General Terms and Conditions of Use in order to activate it.

Access to the online Profile is secured by a username and password that the Account Holder refrains from disclosing to third parties, in particular by performing all of the necessary due diligence. This is an essential condition to secure the relationship between Treezor and the Account Holder. In order to conclude the Framework Contract for remote payment services and use the Payment Services, the Account Holder must have access to equipment compatible with the Site, for which the Account Holder is solely responsible, as well as an internet or telecom connection. Information about the equipment is available on the Site. The Account Holder is personally responsible for the development or update of the equipment necessary for the use of the Payment Services. The Account Holder is, in particular, prohibited from breaking the native protection of the operating system of such Account Holder's equipment and must protect the Account Holder's equipment with an anti-virus and firewall produced and developed by a software publisher well known and recognised for the reliability of its solutions.

4. ACCEPTANCE OF THE FRAMEWORK CONTRACT BY THE ACCOUNT HOLDER

The Framework Contract for Payment Services is accepted by the handwritten or electronic signature of the Account Holder. The Framework Contract for Payment Services may be signed by any remote means, the Parties recognising that an electronic signature has the same value as a handwritten signature.

The language used to draft the contractual documents and subsequent communications between the Parties is French. The Account Holder can request a copy of the Framework Contract for Payment Services at any time and free of charge.

The Framework Contract for Payment Services represents the entire agreement between the Parties and replaces all prior agreements or declarations, oral or written, relating to their subject.

5. DEFINITIONS

Article means an article of the Framework Contract for Payment Services.

Appendices means the appendices of the Framework Contract for Payment Services.

Strong Authentication means the authentication method based on the use of two or more elements belonging to the categories of "knowledge" (something that only the Account Holder knows), "possession" (something that only the Account Holder has) and "inherence" (something that the Account Holder is) and independent in the sense that the compromise of one does not call into question the reliability of the others, and which is designed in such a way as to protect the confidentiality of the authentication data, within the meaning of

Article 4, 30 of Directive 2015/2366 of the European Parliament and of the Council of 25 November 2015 on payment services in the internal market.

Beneficiary	means the natural or legal person acting as the recipient of a Payment Transaction.
Card	means the Card with systematic authorisation issued in the name of the Account Holder (or the major Cardholder) associated with the Payment Account.
Payment account	means the account held by the Institution in the name of the Account Holder used exclusively for the purposes of performing Payment Transactions conducted in connection with the use of the Site.
Pricing Conditions	means the document attached in Appendix 1 of the Framework Contract for Payment Services, regularly updated and whose latest version is accessible on the Site.
Framework Contract for Payment Services or Framework Contract	means this agreement, including the Appendices and its preamble.
Data Protection Officer (DPO)	means the natural person delegated to the protection of personal data within the meaning of Articles 37, 38 and 39 of European Regulation 2016/679 of 27 April 2016.
Effective termination date	means the effective date of termination by the Account Holder, which occurs at the expiration of a period of one (1) month from the receipt by the Institution of the termination request notified by the Account Holder within the conditions provided for in Article 10.3.
Effective termination date	means the effective date of termination, which occurs on the date of receipt of the termination letter by the Account Holder or the Institution, as applicable, under the conditions set forth in Article 10.4.
Currencies	means the available currencies as indicated by the Partner on the Site.
Personal data	means all personal information concerning the Account Holder or a Cardholder, an identified natural person or who can be identified, directly or indirectly, by reference to an identification number or to one or more elements specific to such person.
Personalised security data	means all of the data provided by the Institution to the Account Holder for authentication purposes. They include, in particular, the Identifier and any other data that may be related to the Strong Authentication method.
Force Majeure	means any delay or non-performance by any of the Parties when the cause of the delay or non-performance is related to a Force Majeure situation within the meaning of Article 1218 of the French Civil Code.
Identifier	means the sequence of characters used by the Account Holder to identify such person on the Site.
Business Day	means a calendar day with the exception of Sundays and public holidays in mainland France.
Business Day	means a day – other than a Saturday or Sunday – when the banks are open in Paris.
Payment order	means the instruction issued a) By the Payer, who gives a payment instruction to the

	payment service provider (payment order by transfer); b) By the Payer, who gives a payment instruction through the Beneficiary who, after receiving the payment order from the Payer, communicates it to the Payer's payment service provider, if applicable, through the Beneficiary's own payment service provider (payment order by card).
Payment transaction	means the action of transferring or withdrawing funds from or to a Payment Account, regardless of any underlying obligation between the Payer and the Beneficiary, ordered by the Payer and the Beneficiary.
Payer	means the natural or legal person giving or authorising a Payment Order.
Partner	means the company operating the Site and appointed as the payment services agent by the Institution.
Profile	means all the data related to the Account Holder.
Major Cardholder	means a major natural person.
Third party payment service provider	means the credit, electronic money or payment institution approved by an authority established in a Member State of the European Union, in a State party to the European Economic Area or in a third country that imposes equivalent obligations in terms of the fight against money laundering and terrorist financing.
Data controller	means the natural or legal person who has determined the methods, means and purposes of the Personal Data processing. Unless otherwise stipulated, the Data Controller in this Agreement is Treezor.
GDPR	means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data.
Customer Service	means the Partner's customer service, reachable at +33(0)1 80 88 61 00 as well as at the e-mail address aide@veracash.com, Monday to Friday (excluding public holidays) from 9:00 a.m. to 6:00 p.m.
Payment services	means the services defined in sections 2°, 3° and 5° of Article L.314-1. I of the French Monetary and Financial Code provided by the Institution to the Account Holder in accordance with the Framework Contract.
Payment initiation service	means the service consisting of initiating a Payment Order (transfer) by a third-party payment service provider, upon the request of the Account Holder, concerning such holder's Payment Account opened in the books of the Institution.
Account Information service	means the online service consisting of providing consolidated information regarding one or more accounts of the Account Holder opened with one or more financial institutions.
Treezor Customer Claims Department	means the Treezor Customer Claims department, which can be contacted: - By phone at the following number: +33 (0)1 84 19 29 81 department open Monday to Friday (excluding public holidays) from 9 a.m. to 1 p.m. and from 2 p.m. to 6 p.m.), - By mail to the following address: 33 Avenue de Wagram, 75017 Paris, - Or by e-mail to the following address: reclamations@treezor.com.
Partner Customer Claims Department	means to the Partner's Customer Claims department, which can be contacted at: aide@veracash.com

Site	means the internet Site and mobile application operated by the Partner.
Durable medium	means any instrument offering the Account Holder the possibility of storing information addressed to such Account Holder personally in order to be able to refer to it later for a period of time suitable for the purposes for which the information is intended, and that allows the identical reproduction of the information preserved.
Electronic signature	means the reliable identification process guaranteeing its connection to the operation to which it relates in accordance with Article 1316-4 paragraph 2 of the French Civil Code.
Account Holder	means the natural person of age capable of acting on his/her own account for non-professional purposes who has entered into the Framework Contract.
SEPA zone	means the area within which the Account Holder can use pan-European payment methods as defined by the European Payment Council, which can be viewed on the site www.europeanpaymentscouncil.eu , including in particular the member states of the European Economic Area, including metropolitan France and the overseas departments of French Guyana, Guadeloupe, Martinique, Mayotte, Saint-Barthélemy, Saint-Martin (French part), Réunion and Saint Pierre and Miquelon, (with the exception of French Polynesia, New Caledonia, Wallis and Futuna) to which Switzerland, Iceland, Norway and San Marino must be added for the purposes herein.

6. PRICING AND COMPENSATION

In return for the Payment Services provided, the Account Holder will pay the Partner the fees agreed upon in the Pricing Conditions that the Account Holder is responsible for paying to the Institution up to the amounts agreed upon between them. It is expressly agreed that the revocation of a Payment Order and the provision of information specifically provided for in Article 7 herein may give rise to the collection of specific costs.

The Account Holder expressly authorizes the Institution to pay all the costs due by the Account Holder and payable under the Framework Contract by direct debit from the Account Holder's Payment Account.

The Parties agree that the reciprocal debts of the Institution and the Account Holder resulting from the performance of the Framework Contract, are automatically transformed into simple credit and debit items within the limit of the available provision in the Payment Account. After compensation, these debits and credits form a net credit or zero balance in the Payment Account. In the absence of sufficient funds in the Payment Account, the amount remaining due by the Account Holder after compensation is entered on the statement of the Account Holder's Payment Account on a specific line corresponding to a payable debt.

Notwithstanding the foregoing, the Account Holder and the Institution agree to compensate any liquid, payable, reciprocal debt resulting from the performance of the Framework Contract or any other contract.

The Institution may, moreover, exercise a right of retention on all sums, negotiable instruments and securities deposited with it by the Account Holder, until payment of any balance and, more generally, of any other sum due by such Account Holder to the Institution and the Partner.

7. OPENING A PAYMENT ACCOUNT

Before being able to submit a request to open a Payment Account, the customer confirms being capable and duly registered or a resident in a member state of the European Union or in a state party to the European Economic Area.

Any request to open a Payment Account requires the entry on the Site or the transmission by any other means by the Account Holder of the requested identification items. The Account Holder authorises the Partner to transmit the information and Personal Data concerning the Account Holder necessary for the creation of the request to the Institution. The Institution reserves the right to request any other document or additional information, in particular to enable it to perform the necessary verifications to comply with its legal obligations, including in the fight against money laundering. The

Account Holder accepts that the Partner communicates all of this information and documents to the Institution by digital transmission to the Institution's IT systems or by post.

The Institution implements additional due diligence within the meaning of Article R.561-5-1 of the French Monetary and Financial Code when the conditions for the application of this article are satisfied. Document verification and certification measures will thus be performed.

The Institution may at its own discretion and without having to justify its decision, refuse any request to open a Payment Account. This decision may under no circumstances give rise to damages. It will be communicated by email to the Partner who will notify the customer.

If the Account Holder's request is accepted by the Institution, the Institution will confirm to the Account Holder, by any method through the Partner, acceptance of the opening of the Payment Account.

To finalise the opening of the Payment Account, the Account Holder must create a Profile on the Site to authenticate him/herself using an Identifier, a confidential code and/or a one-time code used during the transmission of a Payment Order, in accordance with these terms and the authentication procedures in force.

8. OPERATION OF THE PAYMENT ACCOUNT

8.1. General description

The Institution is in charge of maintaining the Payment Account and performing the associated Payment Transactions.

Payment Transactions are performed by placing the corresponding sum as a:

- Credit of the Payment Account when the funds received follow the receipt by the Institution of the Payment Transactions by wire transfer, cashed checks or acquiring Payment Orders by card,
- Debit from the Payment Account, when the funds transferred follow the execution by the Institution of Payment Transactions by wire transfer, direct debit or Card.

The Payment Account is held in euros. The Institution and the Partner do not have any premises or counter and cannot provide facilities for the Account Holder to perform cash transactions, deposits or cash withdrawals at an ATM within their network. No coverage transactions can be authorised. Thus, in the event of a Payment Transaction conducted in the absence of sufficient funds, the Partner will communicate by any means the amount due by the Account Holder and its obligation to credit, as soon as possible, its Payment Account with an amount sufficient to pay the aforementioned sum and any intervention costs due upon application of the Pricing Conditions.

The Account Holder must give his/her consent by identifying him/herself and follow the Strong Authentication procedure on the Site so that the Institution can perform a Payment Transaction or a series of Payment Transactions. However, consent to the performance of a Payment Transaction can also be given by appointing a payment service provider that provides a payment initiation service. In the absence of such consent, the Transaction or series of Transactions is deemed unauthorised.

8.2. Information services about the Payment Account and the initiation of payment

The Account Holder can:

- access the data of such holder's Payment Account through a payment service provider of his/her choice that provides the account information service,
- initiate a Payment Transaction (transfer), through a payment service provider that provides a payment initiation service.

The Account Holder must give express consent to the provider of information about the Payment Accounts in order to access the Payment Account data, and such Account Holder gives explicit consent for the performance of the Payment Transaction through the payment service provider.

These service providers must be officially approved or registered as provided for by current regulations.

However, the Institution or the Partner may refuse access to the Account Holder's Payment Account to a payment service provider providing an account information or payment initiation service on the basis of objectively motivated or documented reasons relating to the unauthorised or fraudulent access to the account by this provider, including the unauthorised or fraudulent initiation of a Payment Transaction.

In such cases, the Partner informs the Account Holder of the refusal of access to the Payment Account and the reasons for this refusal. This information is, if possible, provided to the Account Holder before access is refused and immediately after this refusal, at the latest, unless the act of providing this information is not communicable for objectively justified security reasons or is prohibited under another provision of European Union law or relevant French law.

The Partner will allow access to the Payment Account as soon as the aforementioned reasons no longer exist.

8.3. Wire transfers

8.3.1 Issuance of Payment Orders by SEPA transfer

The Account Holder can give Payment Orders by transfer in euros from the Account Holder's Payment Account to a bank or payment account opened in the books of a payment service provider in the SEPA zone. To do this, the Account Holder identifies and authenticates him/herself before transmitting his/her Payment Order, indicating in particular:

- the amount in euros (which may not be greater than the amount appearing as the available credit of the Payment Account after charges have been deducted),
- the Beneficiary (name and contact information of the Beneficiary's account),
- the execution date of the Payment Transaction,
- the frequency (an option for standing orders),
- the reason for the Payment Order.

The Parties recognise that, except with the express agreement of the Institution, the Account Holder may only issue SEPA transfers governed by a common set of rules and practices defined by the European institutions and the EPC. The transfer is denominated and executed in euros between two (2) bank or payment accounts opened by payment service providers in the SEPA zone.

The Payment Order transmission procedures set forth above have the same value as an electronic signature of the Account Holder allowing identification and proving consent.

The Account Holder acknowledges that such Payment Orders transmitted through the Site constitute irrevocable Payment Orders given to the Institution to transfer funds to the Beneficiary's payment service provider upon their receipt by the Institution. The revocation by the Account Holder of his/her Payment Order may be accepted if it is received before receipt by the Institution of the Order for wire transfers with immediate execution and before ten a.m. (10:00 a.m.) on the Business Day preceding the payment date planned for forward transfers.

When the Payment Order is given by a payment service provider providing a payment initiation service, the Account Holder cannot revoke such Payment Order after having given his/her consent to such payment service provider to initiate the Payment Transaction.

All Payment Orders by wire transfer are time-stamped and kept for the legal retention period in effect. It is expressly agreed upon that the transfers will be performed, at the latest, by the end of the Business Day following the receipt of the request for immediate transfer and on the agreed upon execution date for forward or permanent transfers, or the following Business Day if this date is not a Business Day. The Payment Order received on a Business Day after ten o'clock (10:00 a.m.) is deemed to be received on the following Business Day.

The Institution may be required to refuse to perform a Payment Order by way of an incomplete or incorrect transfer. The Account Holder must reissue the Payment Order to bring it into compliance. The Institution may, moreover, block a Payment Order by transfer in the event of, in particular, serious doubt of the fraudulent use of the Payment Account, the unauthorised use of the Payment Account, breach of the security of the Payment Account, in the event of an asset freezing measure by an administrative authority or in the event of insufficient funds in the Payment Account.

8.3.2 Receipt of payment transactions by SEPA bank transfers

The Account Holder expressly authorises the Institution to receive Payment transactions on his/her Payment Account by bank transfer from an account opened by a SEPA zone payment service provider in euros.

The Institution collects the funds in the name and on behalf of the Account Holder and credits the Payment Account of the Account Holder as soon as possible following the application of the funds to its own account, except in the case of a legal provision applicable to the Institution requiring its intervention. After applying the funds in the Account Holder's Payment Account, the Account Holder receives a payment summary with the following information: the amount, date and time, number of the Payment Transaction, the name of the payer, the account withdrawn, the Beneficiary and the reason received by the Institution.

8.4. Debits

8.4.1 Payment orders by direct debit (coming from the Payment Account)

General terms and provisions: The Account Holder (debtor) expressly authorises the Institution to debit his/her Payment Account for the amount in euros corresponding to the debit Payment Orders received.

Formalisation of the Mandate: The debit data is formalised in a document entitled "SEPA inter-company debit mandate" (Business-to-business direct debit) or "SEPA Direct Debit mandate" ("Core direct debit") sent by the creditor. The Account Holder (debtor) who accepts this method of payment debited from such Account Holder's Payment Account, completes, verifies and signs a mandate that the Account Holder gives to his/her creditor, which includes his/her IBAN and BIC bank details and the bank details of the creditor. The Account Holder's creditor is identified by an SCI (SEPA creditor identifier) valid throughout the SEPA zone. The Mandate is identified by a UMR (Unique Mandate Reference), which is a mandatory item of SEPA Direct Debit provided by the creditor of the Account Holder. The debit authorisation is only valid for the mandate at issue.

Modification of the Mandate: Any modification of the terms of the mandate must be communicated to the Institution no later than the Business Day preceding the due date. If applicable, the Payment Transaction may be rejected without this rejection incurring the liability of the Institution.

The Account Holder may, on the Site, request the blocking of a Direct Debit Payment Order from his/her Payment Account, payment orders by direct debit from one or more creditors, authorise one or more creditors to issue such Payment Orders, or limit the amount of Direct Debit Payment Orders over a period of time. These requests will be performed by the Partner.

R-transactions: The Account Holder has the option of refusing the execution of SEPA Direct Debit Payment Transactions on his/her Payment Account. This refusal must be communicated by mail to the creditor, the Institution and the Partner. The Account Holder will then have to agree on another means of payment with the creditor. If the creditor refuses to take this request into account or can no longer interrupt the execution of the Direct Debit Payment Order, as well as in the other cases where the Account Holder is entitled to do so, the Account Holder has the possibility, at the latest, by the end of the Business Day preceding the due date and cut-off time defined by the Institution, to oppose a direct debit payment order before its execution or revoke a mandate. The revocation of a mandate entails the withdrawal of consent to any Payment Order concerning this mandate, the due date of which is, at the earliest, by the end of the Business Day preceding the due date and cut-off time defined by the Institution. This revocation is made by the Account Holder to his/her creditor. The Account Holder must inform the Institution as soon as possible through the Site or Customer Service. Where applicable, the Institution cannot be held responsible for a lack of information on the part of the Account Holder and the resulting direct or indirect consequences to the Account Holder.

Upon receipt of the pre-notification by the creditor informing the Account Holder of the amount and the due date of the SEPA Direct Debit Payment Transaction(s), the Account Holder verifies compliance with the agreement concluded with his/her creditor. In the event of a disagreement, the Account Holder must immediately contact his/her creditor to suspend the execution of the SEPA Direct Debit. The Institution may issue within five (5) Business Days:

- A rejection of the direct debit before the settlement date of the Payment Transaction in the event of incorrect bank details of the Account Holder or at the request of the Account Holder in the event of an unauthorised Payment Transaction;
- A return of the direct debit after the settlement date, in the event of insufficient funds in the Payment Account or in the event of a reimbursement request from the Account Holder, in the event of a dispute

regarding a Payment Transaction that does not comply with the Account Holder's expectations or a Payment Transaction not authorised by the Account Holder.

Execution of the Direct Debit Payment Order: Before executing the Direct Debit Payment Order, the Institution and the Partner verify the validity of the Account Holder's contact information and the absence of a non-payment instruction. The time of receipt of the SEPA Direct Debit Payment Order by the Institution is on the due date, in accordance with the schedule agreed upon between the creditor and the Account Holder. The payment service provider sends the SEPA Direct Debit Payment Order to the Institution within the time limits agreed upon between the creditor and his/her payment service provider. These time limits must allow payment on the agreed upon date.

The Account Holder receives a summary of the Payment Transaction containing the following information: the amount, date and time, number of the Payment Transaction, the name of the payer, the account withdrawn, the Beneficiary and the reason received by the Institution.

It is specified that a direct debit order may be the subject of a request for reimbursement by the debtor to his/her payment service provider within eight (8) weeks of the debit of the debtor's account or in the event of Payment Orders not authorised within thirteen (13) months (except on the basis of a contractual provision to the contrary), resulting in the automatic reversal of the debit entry from the Account Holder's Payment Account by the Institution, without prejudice to the results of searches for evidence.

8.5. Cards

The transferred funds resulting from the Card Payment Orders given by the Account Holder on the Site. Only "CB" or approved "CB", Visa or MasterCard cards allowing account-to-account transfers of funds by card by the cardholder holding such accounts are accepted by Treezor under these terms and conditions.

The Account Holder acknowledges that he/she will act as an accepting recipient when receiving funds from the card networks. The Account Holder undertakes to comply with all the provisions applicable to his/her business activity defined by law, regulations, professional standards or the contractual provisions of the card networks that may be applicable. The Account Holder recognises that the Account Holder may be subject to sanctions or fines in the event of non-compliance with these rules.

In the case of a refusal of the Payment Order by Treezor, the Site immediately generates an alert message indicating to the Account Holder that the Payment Order could not be authorised, inviting the Account Holder, depending on the reason, to try again later and contact the Partner's Customer Service or the Payer.

The Institution credits the Account Holder's Payment Account no later than the Business Day on which its account was credited with the funds. The Account Holder receives a payment summary from the Partner containing the following information: the amount, date and time, number of the Payment Transaction, and reference number transmitted by the Account Holder.

In the event that the Account Holder fails to comply with the obligations herein or the laws in force, the Institution or the Partner may take safety and security measures. The Institution or the Partner can thus send a warning to the Account Holder, constituting formal notice and specifying the measures to be taken to remedy the breach. The Institution or the Partner may also decide by right, with immediate effect, to suspend the Payment Account in the event of a breach of the provisions herein or in the event of a violation of legislation on the fight against money laundering and the financing of terrorism. or any other legislation applicable to it.

It is specifically noted that a Card Payment Order may be the subject of a request for reimbursement by the debtor to its payment service provider within thirteen (13) months following the Payment Transaction in the event of the absence of authorisation, resulting in the automatic reversal of the debit entry from the Account Holder's Payment Account by the Institution at the Partner's request. The Account Holder agrees to accept such a reversal.

8.5.1 Execution of Payment Orders by Card

The Institution executes the Payment Orders for the Card associated with the Account Holder's Payment Account. The conditions for the allocation and operation of the Card are set forth in Appendix 3.

8.5.2 Foreign exchange transactions associated with Card payment transactions

The Payment Account must have sufficient funds in Currency or in euros before the Account Holder transmits the Payment Order by Card.

With regard to the Currencies, it is the responsibility of the Account Holder to fund his/her Payment Account in Currency using the Site. The exchange transaction is then performed, provided that the Account Holder has a sufficient reserve in euros in his/her Payment Account. The Currency conversion is performed by the Institution on the day the Transaction is processed and at the exchange rate obtained by the Institution to which the fees indicated in Appendix 3 are added.

8.6. Reporting

A statement of the Payment Transactions entered in the Payment Account is sent or made accessible monthly by the Partner to the Account Holder on the Site in order to facilitate the monitoring of the Account Holder's Payment Account. This monthly statement will prevail between the Parties. The statement must detail the Payment Transactions entered onto the Payment Account and including all the transactions conducted by Card in order to assist the Account Holder in the monitoring of his/her Account. The Payment Transactions statement contains the following information: transaction amount, exchange rate applied, amount (in Currency) of the Payment Transactions by Card, commission amount. The statement indicates the balance of the Payment Account.

It is the responsibility of the Account Holder to provide the Site with the Account Holder's exact address, as well as any subsequent change. In the event of incomplete or erroneous information, the Institution is in no way liable for the prejudicial consequences to the Account Holder.

The Account Holder is recommended to retain the Payment Account statements in the event of a dispute and to systematically verify the contents of the statement. For any complaint, the Account Holder is invited to comply with the provisions of Article 22.

A summary of the costs will be made available on the Site annually.

The conditions to access the Payment Account are defined by the Partner in the general terms and conditions for the use of the Site.

9. OPPOSITION AND BLOCKING – CONTESTING A PAYMENT TRANSACTION

9.1 Methods of opposition by the Account Holder

As soon as the Account Holder becomes aware of a theft or loss of data, the Account Holder must request the blocking of his/her Payment Account as soon as possible. Declarations regarding the fraudulent use of the Payment Account or of loss or theft of the mobile phone must be made by email to aide@veracash.com or by telephone to Customer Service at +33 (0)1 80 88 61 00. The declarations must be confirmed by registered letter with acknowledgment of receipt sent to Customer Service. The Account Holder is informed that any false declaration within the context of the Framework Contract is subject to the penalties provided for by law.

A registration number of this opposition is communicated to the Account Holder by the Site and is retained for eighteen (18) months. Upon the written request of the Account Holder and prior the expiry of this period, the Site will communicate a copy of this opposition.

9.2 Effects of the Account Holder's opposition – Blocking the Payment Account

The application for opposition is immediately taken into account by the Partner who communicates it as soon as possible to the Institution in order to block the Payment Account. The Institution cannot be held responsible for the consequences of an opposition that does not come from the Account Holder. The application for opposition is deemed to be made on the effective date of receipt of the application by the Institution or any person mandated by it for this purpose. In the case of theft or fraudulent use, the Institution is entitled to request a receipt or a copy of the complaint from the Account Holder who undertakes to respond to it as quickly as possible.

9.3 Blocking the Payment Account upon the initiative of the Institution

In addition, the Institution may block the use of the payment account on its own initiative for reasons relating to its security, in the event of the presumption of unauthorised or fraudulent use, and in the event of a significantly increased risk of the inability of the Account Holder to fulfill his/her payment obligation. This decision is substantiated and communicated to the Account Holder by any means. When a Payment Account receives a significantly large amount of reimbursements, cancellation of orders or unauthorised orders, the Institution may block the operation of the Payment Account.

9.4 Contesting a Payment Transaction

9.4.1 General terms and provisions

Complaints relating to the commercial relations between the Account Holder, a Payer or a Beneficiary are not accepted by the Institution. Only those relating to the absence or misuse of a given Payment Order by the Account Holder to the Institution are covered by the Article and the Framework Contract.

If a Payment Transaction is executed by the Institution with errors due to a fault of the Institution, the debit of the Payment Account is cancelled and the Payment Account is restored to the situation in which it was prior to the receipt of the Payment Order concerned. Thereafter, the Payment Order is correctly represented.

The Account Holder seeking to challenge an unauthorised Payment Transaction must contact the Customer Claims department or use the appropriate form on the site as soon as possible and within a maximum period of thirteen (13) months from the date of the debit of the contested Payment Order on the Payment Account on which the Card operates.

However, the maximum period during which the Account Holder has the possibility of contesting a Payment Transaction is set at seventy (70) days from the date of the debit of the contested Payment Order on the aforementioned account when the payment service provider of the Beneficiary is located outside of the European Economic Area and Saint Pierre and Miquelon.

It is specifically noted that any dispute made outside of the specified period can be admissible only in the event of a duly justified delay by the Account Holder.

After validation of the legitimacy of the application, the Institution will proceed immediately to reimburse the Payment Operation by the end of the next Business Day at the latest, unless it has sufficient reasons to suspect fraudulent activity by the Account Holder.

When the unauthorised Payment Transaction was initiated through a payment service provider providing a payment initiation service, the Institution will immediately reimburse the Payment Transaction by the end of the next Business Day at the latest. The Institution will restore the Payment Account in the state in which it was as if the contested Payment Transaction had never been executed.

Disputes that relate to the price of goods or services purchased are not accepted by the Institution. Only those relating to a Payment Transaction are covered by this Article. The Institution remains outside of any dispute that may occur between the Account Holder and a third party. The existence of such a dispute can in no way justify the Account Holder's refusal to honour the settlement of a Payment Transaction.

9.4.2 Reimbursement of unauthorised or poorly executed Payment Transactions

In the event of a dispute by an Account Holder within the period of thirteen (13) months following the debit of the Payment Account regarding an unauthorised or poorly executed Payment Transaction, it is the responsibility of the Institution to prove that it was authorised under the conditions set forth in the Framework Contract. In the absence of evidence by the Institution that the Payment Transaction has been authorised, the Institution will proceed immediately to reimburse the recognised Payment Operation by the end of the next Business Day at the latest, unless it has sufficient reasons to suspect fraudulent activity by the Account Holder.

When the unauthorised Payment Transaction was initiated through a payment service provider providing a payment initiation service, the Institution will immediately reimburse the Payment Transaction by the end of the next Business Day at the latest. The Institution will restore the Payment Account in the form of a temporary credit as if the contested Payment Transaction had never been executed.

The Account Holder may transmit to the Institution an application for a refund of a Payment Transaction ordered by the Beneficiary and authorised by the Account Holder if the given authorisation did not indicate the exact amount of the

Payment Transaction and the amount of the Payment Transaction exceeded the amount that the payer could reasonably expect. This request must be made eight (8) weeks following the date on which the funds were debited from the Payment Account and concerns the entire Transaction. No request for partial refund cannot be processed by the Institution. The Account Holder must provide all the documents concerning the requested reimbursement. The Institution assesses the legitimacy of the request, based on these documents, the profile of the past expenses of the Account Holder and the conditions of the Framework Contract and the circumstances of the Transaction. The Institution communicates within ten (10) Business Days from the receipt of the reimbursement request its willingness to make the refund or explain its refusal to proceed.

The Account Holder may also lodge a complaint with the Institution when, during a cash withdrawal, the Account Holder did not receive the full amount requested. The reimbursement request must be submitted prior to the expiry of a period of eight (8) weeks from the date of the debit of the Payment Transaction, the subject of the reimbursement claim, regarding the Payment Account on which the card operates. The restitution amount of the funds is then equal to the amount not received.

The Parties agree to use their best efforts regarding their reciprocal informational obligation on the execution conditions of the transaction. Where appropriate, and especially in the case of fraud or the suspicion of fraud committed by a third party, identified or not, the Institution may request a copy of a filing of the complaint.

9.4.3 Responsibility of the Parties

The Account Holder of a Card must take any action to keep his/her card and preserve the confidentiality of the personalised security data related to such Account Holder, including the confidential code. For this purpose, the Cardholder must use this personalised safety Data in accordance with the purposes specified in this Framework Contract. The Account Holder assumes the consequences of using the card until such Account Holder has lodged a request for opposition under the conditions set forth in Article 9 above.

The Institution is responsible for the proper execution of Payment Transactions with respect to the Account Holder. When the Payment Order is given by the paying Account Holder, the Institution is responsible for the proper execution of the Payment Transaction with regard to the payer until receipt of the amount of the Payment Transaction. Then, the payment service provider of the Beneficiary is responsible for the proper execution of the Payment Transaction to the Beneficiary. In addition, neither the Institution nor that of the Partner can be liable for all losses caused by unauthorised Payment Transactions in the event of fraudulent acts on the part of the Account Holder, due to the fault of such Account Holder such as a willful failure or constituting serious negligence of its obligations (such as, in particular, late transmission of opposition).

9.4.3.1 Unauthorised transactions performed prior to the opposition request

In the context of unauthorised Payment Transactions following the loss or theft of the Card or the Personalised Security Data associated with it, the Account Holder bears the losses related to the use of the Personalised Security Data associated with the Card prior to the opposition described in Article 7, within the limit of fifty (50) euros.

However, its liability is not incurred in the event of Payment Transactions executed:

- Without the use of the Personalised Security Data;
- Following the loss or theft of a payment instrument and if the act could not be detected by the Account Holder prior to the Payment Transaction;
- Following the misappropriation, without the Cardholder's knowledge, of the payment instrument or the Personalised Security Data associated with it;
- Following the loss of Personalised Security Data due to the acts or failure of an employee, agent or provider of the Institution;
- Without the Institution requiring Strong Authentication from the Beneficiary's payment service provider.

However, when the Beneficiary's payment service provider is located in a State that is not a member of the European Union or a party to the agreement on the European Economic Area, the Payment Transactions resulting from the loss and theft of the Card are the responsibility of the Cardholder up to the limit of fifty (50) euros in the event of Payment Transactions executed without the use of personalised security data.

9.4.3.2 Unauthorised transactions performed after the opposition request

In accordance with the provisions of Article L.133-18 of the French Monetary and Financial Code, unauthorised payment transactions, performed after the opposition request, are the responsibility of TREEZOR in its capacity as payment service provider for the Cardholder, with the exception of those performed by the Cardholder and with legal exceptions such as in the event of fraud on the part of such Cardholder.

As an exception, all unauthorised transactions are the responsibility of the Account Holder of the Card, without a limit on the amount, if:

- The Account Holder of the Card has not satisfied, intentionally or through gross negligence, the obligations referred to in the Framework Contract; or
- The loss, theft, misappropriation or any unauthorised use of their Treezor Payment Accounts or his/her Card is the result of a fraudulent act by the Card Account Holder.

A Payment Transaction is not considered unauthorised or poorly executed if the good or service that is the subject of it is not delivered or performed under the conditions provided by the Beneficiary of the Transaction. Thus, these Payment Transactions cannot be the subject of a request for reimbursement from the Institution or the Partner.

10. LIMITS

The Institution or the Partner will define the maximum limits applicable to the Account Holder for each of the Payment Transactions on his/her Payment Account. These limits will be communicated to the Account Holder on his/her Profile and may be modified at any time by the Institution following a one (1) month notice period. Nevertheless, the Institution or the Partner may bring the amount of the authorised limit to zero, at any time and without notice, in the event of a risk of fraud or non-payment. The Institution or the Partner will in no way be liable for any damage that may result to the Account Holder from the refusal to authorise a Payment Transaction under this Article.

The amount of the limits applied can be viewed by the Account Holder on his/her Profile. They will be defined per Transaction or per period (per day, per week, per month and per year).

The Account Holder is informed that Payment Transactions exceeding one of these limits will be automatically refused by the Institution. To request an authorisation for such a Transaction, the Account Holder is invited to contact Customer Service or the Institution.

11. DURATION OF THE FRAMEWORK CONTRACT– MODIFICATIONS – TERMINATION AND CANCELLATION

11.1 Duration of the Framework Contract

The Framework Contract is concluded for an indefinite period upon its acceptance by the Parties.

11.2 Amendments to the Framework Contract

The Institution reserves the right, at any time, to amend the Framework Contract.

Any proposed amendment following changes in the regulations applicable to the Framework Contract is communicated to the Account Holder on a Durable Medium, prior to the date of application proposed for its entry into force, following a period of fifteen (15) days from such notification to the Account Holder.

In the absence of a written dispute by registered letter with acknowledgment of receipt sent to the Institution by the Account Holder prior to the expiration of this fifteen (15) day period, the Account Holder is deemed to have accepted these changes. In the event of refusal of the proposed amendment within the time limit, the Account Holder may terminate the Framework Contract free of charge, upon written request, prior to its proposed date of entry into force. This request does not affect all debits (fees, contributions, payment) for which the Account Holder remains liable.

In the event of an amendment of the Framework Contract that does not follow changes in the regulations applicable to the Framework Contract, the proposed amendment of the Framework Contract is communicated to the Account Holder on a Durable Medium, prior to the application date proposed for its entry into force, following a period of two (2) months from the date of such notification to the Account Holder.

In the absence of a written dispute by registered letter with acknowledgment of receipt sent to the Institution by the Account Holder prior to the expiration of this fifteen (15) day period, the Account Holder is deemed to have accepted these changes. In the event of refusal of the proposed amendment within the time limit, the Account Holder may terminate the Framework Contract free of charge, upon written request, prior to its proposed date of entry into force. This request does not affect all debits (fees, contributions, payment) for which the Account Holder remains liable.

11.3 Termination by the Account Holder

The Account Holder may request the termination of the Framework Contract at any time. This request must be formalised by a registered letter with acknowledgment of receipt sent (i) directly to the Institution or (ii) to the Partner, upon the condition that the Partner immediately inform the Institution of the termination communicated by the Account Holder, by e-mail at the address aide@veracash.com followed by a registered letter with acknowledgment of receipt to the mailing address of the Institution.

The termination will take effect at the expiration of a period of thirty (30) days of receipt of said letter by the Institution ("Effective date of termination").

The Account Holder must maintain a sufficient balance to ensure the successful completion of the current Payment Transactions during the time required for their settlement and payment of the fees due under the Framework Contract.

11.4 Termination in the event of breach

In the event of a material breach by the Account Holder or the Institution, the Framework Contract may be terminated with immediate effect by registered letter with acknowledgment of receipt. The termination will take effect from the date of receipt of said letter by, where applicable, the Account Holder or the Institution ("Effective date of termination").

The following are understood as material serious breaches made by the Account Holder: the communication of false information, exercise of illegal activity, contrary to good morals, suspicion of money laundering or terrorist financing, threats against employees of the Institution, payment default, disrespect of an obligation of the Account Holder under this agreement, excessive indebtedness, closure of his/her Profile.

The following are understood as material serious breaches made by the Institution: communication of false information, disrespect of an obligation under the Framework Contract, appointment of a special purpose trustee or receiver, or the opening of reorganisation or liquidation proceedings.

In the event of an amendment of the applicable regulations and an interpretation made by the relevant regulatory authority affecting the ability of the Institution or its agents to provide Payment Services, the Framework Contract will be automatically terminated by registered letter with acknowledgment of receipt, the date of receipt of such letter being the Effective date of termination.

In the event of the appointment of a special purpose trustee, a safeguard procedure, reorganisation or judicial liquidation, the Institution may communicate the termination of the Framework Contract to the agent or liquidator by registered letter with acknowledgment of receipt, which will take effect upon receipt, subject to applicable legal provisions ("Effective Date").

11.5 Effect of termination

The Payment Account will be closed on the Effective Date of termination, provided that all sums due in accordance with the Framework Contract have been paid by the Account Holder. This termination entails the termination of the Framework Contract and does not call into question the services previously performed or in progress on the Effective Date. The Account Holder will no longer be able to transmit a Payment Order as of the Effective Date. The Payment Account may be maintained for a period of fifteen (15) months in order to cover any disputes and subsequent claims. Payment Transactions prior to the Effective Date of termination will not be called into question by the termination request and must be executed under the terms of the Framework Contract.

The Partner will notify the Account Holder of the name of a designated successor to the Institution with a view to providing services equivalent to those provided for in the Framework Contract. The Account Holder will be invited to conclude a new contract with the designated successor. In order to do this, the Account Holder must confirm the transfer of the Account Holder's funds in writing to the Institution, the amount and date of which will be communicated

12. COMMITMENTS OF THE ACCOUNT HOLDER

When the Account Holder creates a Payment Account, such Account Holder undertakes to comply with all of the provisions of the Framework Contract.

12.1 Profile information by the Account Holder

The Account Holder guarantees that the information appearing on his/her Profile, as well as the information concerning each User is accurate on the day of the request to open the Payment Account and undertakes to update such information as soon as possible following changes during the entire duration of the Framework Contract. Where applicable, the Institution and the Partner cannot be held responsible for any damage that may result from an inaccuracy or change if they have not been notified by the Account Holder.

12.2 Confidentiality of the Account Holder's access codes

The Account Holder undertakes to keep the confidential code or any other code secret in order to access or use his/her Payment Account. In the event of the unauthorised use of the Payment Account by a third party, the Account Holder bears the losses resulting from fraudulent acts on his/her part or from an intentional breach or serious negligence of his/her obligations under the Framework Contract.

12.3 Lawfulness of the use of the Payment Account

The Account Holder undertakes to operate his/her Payment Account in compliance with the monetary, fiscal or financial legislation in force relating to foreign financial relations, embargoes, the fight against corruption, money laundering and the financing of terrorism, in France and in the member country of the European Union in which the Institution is established for the conclusion of the Framework Contract. The Account Holder further undertakes to pursue activities only in accordance with the regulations applicable to him/her. The Account Holder will bear any fine, sanction or damages incurred by the Institution resulting from an illegal or unlawful activity or an activity contrary to the good morals of the Account Holder. As such, the Account Holder undertakes to not perform or promote the exercise of a criminally sanctioned activity such as endangering minors, acts of pedophilia, acts of counterfeiting of works protected by an intellectual property, non-compliance with Personal Data protections, attacks on automated data processing systems, acts of money laundering or terrorist financing, non-compliance with the provisions relating to games of chance, horse racing, lotteries and provisions relating to the conditions for the performance of regulated professions.

13. AGREEMENT OF EVIDENCE AND TELEPHONE RECORDING

The Parties recognise that the Payment Orders transmitted in accordance with the above and recorded by the Institution are deemed authorised by the Account Holder and are duly authenticated. Proof of this authentication may be provided by the reproduction on a computer medium of the use of the technical means assigned for this purpose by the Site to the Account Holder.

The Account Holder is informed that telephone conversations with the Partner's staff and with the staff of the Institution may be recorded by it or any company mandated for this purpose, in order to ensure a better quality of the Payment Services.

14. THE AUTOMATIC EXCHANGE OF INFORMATION RELATING TO PAYMENT ACCOUNTS IN TAX MATTERS

In accordance with:

- Act No. 2014-1098 of 29 September 2014 ratifying the Intergovernmental Agreement between France and the United States of America with a view to improving compliance with tax obligations at the international level and implementing the law relating to compliance with tax obligations concerning foreign accounts (known as the "FATCA Law"),
- Council Directive 2014/107/EU of 9 December 2014 amending Directive 2011/16/EU as regards the mandatory automatic exchange of information in the field of taxation,

-the multilateral agreement between competent authorities concerning the automatic exchange of information relating to financial accounts signed by France on 29 October 2014 and the Common Reporting Standard approved by the OECD Council on 15 July 2014, (hereinafter together "The regulations concerning the automatic exchange of information in tax matters"), the Institution must conduct procedures to identify the residence for tax purposes of the Payment Account Holder and fulfill the annual reporting obligations with regard to the French tax authorities concerning the declarable accounts of non-resident persons for tax purposes in France (including specific American persons, within the meaning of the FATCA law). The French tax administration communicates this information to the tax administration of the country of residence for tax purposes of the holder of the reportable account if the regulations concerning the automatic exchange of information so require.

The Account Holders concerned undertake to provide the Institution with all of the documents and supporting documents relating to their country/countries of residence for tax purposes.

15. DEATH OF THE ACCOUNT HOLDER - INACTIVE PAYMENT ACCOUNTS

15.1 Death of the Account Holder

The Framework Contract is terminated as soon as the death of the Account Holder is brought to the attention of the Institution and the Partner

Transactions occurring after the death of the Account Holder are considered to have been unauthorised, except with the consent of the Account Holder's successors in title. The Payment Account remains open for the time necessary for the settlement of the estate, and the Institution will ensure the settlement of the balance with the agreement of the Account Holder's beneficiaries.

15.2 Inactive Payment Accounts

A Payment Account is deemed inactive in the following cases:

- If the Payment Account has not been the subject of any Payment Transaction during a period of twelve (12) months during which, excluding the entry of interest and debit by the Institution taking the account of the fees and commissions of any kind, and the Account Holder, his/her legal representative or the person authorised by such Account Holder has not come forward, in any form whatsoever, to the Institution or Partner;
- If, within twelve (12) months of the death of the Account Holder, no beneficiary has informed the Institution or the Partner of their desire to assert their rights on the Payment Account of the deceased Account Holder.

When the Institution finds that the Payment Account is inactive, it informs the Partner in order for it, if applicable, to contact the Account Holder or his/her beneficiaries of the consequences of this inactivity. This notice will be renewed, if necessary, for two (2) or nine (9) years and for the last time six (6) months prior to the closing date of the Account under the conditions provided for in the regulations.

The assets registered on the inactive payment account are deposited at the Deposits and Consignments Fund after a period of three (3) years in the event of the death of the Account Holder of the inactive payment account, and ten (10) years in other cases, from the date of the last Payment Transaction, excluding entry of debits by the Institution taking into account all types of fees and commissions.

16. POWER OF ATTORNEY

The Account Holder may give a natural person power to give Payment Orders on its Payment Account and under its full responsibility, under the conditions defined in the power of attorney. The form is provided online upon request and must be returned to the Institution either through the Site provided with the Account Holder's electronic signature, or by post on which appears his/her handwritten signature. The power of attorney will only take effect upon receipt by the Institution of the duly completed form and subject to acceptance by the Institution. This acceptance will be communicated by any means. It automatically ceases upon the death of the Account Holder or the representative. The proxy can be revoked upon the initiative of the Account Holder, who informs the representative and the Institution by registered letter with

acknowledgment of receipt or by signing a form available online. The termination takes effect on the date of receipt by the Institution of the termination. The Account Holder remains liable for the Payment Transactions initiated on his/her behalf by the appointed representative until that date.

The Account Holder expressly releases the Institution from professional secrecy relating to the data of the Payment Account with regard to the representative appointed by the power of attorney.

17. TRANSFER OF THE PAYMENT ACCOUNT

Upon request from the Partner through the Site, the Account Holder may obtain the conditions for the transfer of his/her Payment Account in order to obtain the role of the host Institution and the dispatch Institution at each stage of the banking mobility procedure, as provided for in Article L.312-1-7 of the French Monetary and Financial Code, the deadlines for completing the various stages, the information that the Account Holder may have to communicate, and the terms of referral to the customer relations department in order to receive any complaints.

18. RIGHT OF RETRACTION

The Account Holder has a period of fourteen (14) completed calendar days in order to exercise his/her right of retraction, without having to provide a reason or incur penalties. The period starts from the day the Framework Contract is signed by the Account Holder.

The general terms and conditions of the Framework Contract can only be started upon the expiry of the retraction period without the prior consent of the Account Holder without having waived his/her right of retraction.

The Account Holder expresses his/her consent to the immediate performance of the Framework Payment Services Agreement by signing it during the subscription phase on the Site/Application of the Partner. The exercise by the Account Holder of the right of retraction entails the automatic termination of the Framework Contract for payment services. The Account Holder can only be held liable for the proportional payment of the financial service actually provided, excluding any penalties. Treezor cancels the Framework Payment Services Agreement and the Account Holder immediately returns or destroys the means of payment in his/her possession.

The Account Holder who wishes to exercise his/her right of withdrawal must send the duly completed retraction form made available on the Site/Application or available in Appendix 2 herein, by registered letter with acknowledgment of receipt, and dated and signed prior to the expiration of the aforementioned period at the Partner's address: 42 Rue de Tauzia, 33800 BORDEAUX .

In this case, the Account Holder will not be required to pay any fees or penalties. However, the Account Holder undertakes to pay the price corresponding to the use of the product or service provided between the date of conclusion of the Framework Contract and that of the exercise of the right of retraction, if the Account Holder has expressly requested the immediate execution of the Framework Contract. Treezor will return the balance of the payment account by transfer to the original account of the initial payment.

19. PROFESSIONAL SECRECY

The Institution and the Partner are bound by professional secrecy with regard to the Account Holder, in accordance with regulations in force.

However, this secrecy can be lifted, in accordance with the regulations in force, by virtue of a regulatory and prudential legal obligation, in particular, at the request of the supervisory authorities, the tax or customs administration, or a judge in a criminal proceeding initiated by Article L.562-4 of the French Monetary and Financial Code or in the event of judicial requisition.

Notwithstanding the foregoing, the Account Holder has the right to release the Institution and the Partner from professional secrecy by indicating in writing the third parties authorised to receive confidential information concerning such

Account Holder. Professional secrecy can also be waived in accordance with the regulations for the benefit of companies providing important operational tasks to the Institution under the Framework Contract.

20. PERSONAL DATA

The Partner and the Institution declare that they comply with the applicable regulations on the protection of Personal Data, in particular:

- Law No. 78-17 of 6 January 1978 relating to data processing, files and modified freedoms; and
- Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (the "GDPR").

Personal Data is collected by the Partner for the performance of payment services under the Framework Contract.

The Partner acts in its capacity as data processor within the meaning of Article 4 of the GDPR.

20.1 Processing of Personal Data

The purposes of the processing

The Institution, in its capacity as Data Controller, processes the Personal Data of the Data Subjects as part of the management of the Payment Account(s) and the provision of the payment services covered by the Contract.

The purposes of the processing performed by the Institution are:

- awareness of the Customer and updating his/her data,
- maintenance and management of the Payment Account(s),
- risk management, supervision and monitoring related to the internal audit to which the Institution is subject,
- security and prevention of unpaid debts and fraud, collection and litigation,
- compliance by the Institution with its legal and regulatory obligations and, in particular, the identification of inactive accounts, the fight against money laundering and terrorist financing, the automatic exchange of information relating to accounts in tax matters,
- segmentation for regulatory purposes,
- performing statistical studies and ensuring the reliability of data,
- monitoring the exercise of the rights of Data Subjects.

Legal basis for processing

The Institution justifies the lawfulness of the data processing, pursuant to Article 6 (c) of Regulation 2016/679 of 27 April 2016. By virtue of its status as an Electronic Money Institution, Treezor must conduct the processing provided for below in order to meet its legal obligations.

20.2 Processed personal data

The Personal Data collected by the Partner in the name and on behalf of the Institution as part of the provision of payment services may be as follows:

- Data identifying the natural person (last name, first name, date of birth, identity card and passport number, postal address and e-mail address, telephone number, number and tax residence, judicial status)
- Data related to the professional situation of the Data Subject (employment contract, payslip, etc.)
- Data related to the financial situation

- Data related to operations and transactions that the Data Subject conducts using the Service (payments, transfers)
- Bank Data (IBAN, card number, balance)
- Identification and authentication data related to usage
- Identification data or digital authentication related to usage (connection and usage logs, IP address, etc.)

Mandatory nature of Personal Data collection

The processing by the Institution of the Personal Data provided for in Article 20.1 is mandatory. The refusal by the Data Subjects to communicate all or part of their Personal Data may result in the rejection of the Institution's request to open the Payment Account.

20.3 Communication of Personal Data to third parties

The Account Holder authorises the Institution, by accepting these terms and conditions, to communicate, under the conditions described below relating to professional secrecy, the Personal Data concerning such Account Holder, in the context of the provision of payment services and the management of the Personal Account(s) to:

- third parties for the purposes of complying with a legal or regulatory obligation or responding to a request from the supervisory authority, in particular the French Prudential Supervision and Resolution Authority (ACPR), the National Commission for Information Technology and Freedom, judicial entities, the tax administration, TRACFIN, etc.
- external companies for the performance of the services that it subcontracts: payment service agents, Card managers and manufacturers, mobile payment managers, members of the SEPA banking network (transfer and direct debit managers), trusted third parties, check managers.

20.4 Hosting of Personal Data

The processing and hosting of Personal Data is conducted in the European Union.

20.5 The retention period of Personal Data

In order to comply with legal and regulatory obligations and security purposes, Personal Data is kept for a period of five (5) years from the date of closure of the Payment Account for the information collected for the purposes of combating money laundering and terrorist financing.

20.6 Exercise of rights relating to Personal Data

Rights of the Data Subjects

Subject to the restrictions set forth in banking and Personal Data protection legislation, Data Subjects have the right to access, rectify, restrict, oppose, delete and port their Personal Data.

To exercise any of these rights, Data Subjects should send their request to the following address:

TREEZOR SAS
33 Avenue de Wagram
75017 Paris

or by e-mail to the following address: dpo@treezor.com.

A maximum period of one (1) month may be necessary between receipt of the request and the Institution's response.

Contact information of the DPO (Data Protection Officer)

The Institution has appointed a Personal Data Protection Officer (DPO) in accordance with Article 37 of European Regulation 2016/679 of 27 April 2016. Data subjects can contact the Institution's DPO for any request relating to their Personal data at the following address:

dpo@treezor.com

33 Avenue de Wagram

75017 Paris

21. FIGHT AGAINST MONEY LAUNDERING AND TERRORIST FINANCING

Pursuant to the provisions of Articles L.561-2 et seq. of the French Monetary and Financial Code, relating to the participation of financial organisations in the fight against money laundering and the financing of terrorist activities, the Institution is required to obtain information with the Account Holder for any transaction or business relationship initiated under the conditions of Articles L.561-2 et seq. of the French Monetary and Financial Code, in particular, the origin, purpose and destination of the Payment Transaction or the opening of the Payment Account. The Account Holder must also perform all the due diligence necessary to identify the Account Holder and, where applicable, the beneficial owner. The Account Holder undertakes to use all due diligence to enable the Institution to conduct an in-depth examination of the Payment Transaction, to inform it of any exceptional transaction in relation to the Payment Transactions usually recorded on the Account Holder's Payment Account and to provide the Institution with any required document or information.

The Account Holder recognises that the Institution may be required to implement monitoring systems for the purpose of combating money laundering and the financing of terrorist activities.

The Account Holder acknowledges that the Institution may at any time terminate or postpone the opening of the Payment Account or the execution of a Payment Transaction in the absence of sufficient information regarding its purpose or nature. The Account Holder is informed that a Payment Transaction performed in the context of this Framework Contract may be the subject of the exercise of the right of communication of the national financial intelligence unit.

The Account Holder may, in accordance with the regulations, access all the information thus communicated, provided that this right of access does not call into question the purpose of the fight against money laundering and the financing of terrorism when this Personal Data relates to the Account Holder and is held within the framework of Articles L621-8, L621-9 and L621-10 of the French Monetary and Financial Code.

No prosecution based on Articles 226-13 and 226-14 of the French Penal Code and no action in civil liability may be brought nor any professional sanction pronounced against the Institution, its managers or its employees or against another person referred to in the Article L.562-1 of the French Monetary and Financial Code who have made the declarations in good faith mentioned in Articles L.561-22 of the same Code.

22. CLAIMS

In the event of difficulties concerning the Services provided by Treezor and the Partner, the Account Holder may, according to his/her choice, contact the Partner's Customer Claims Department in order to obtain all the desired information, or formulate with Treezor any complaint communicated in writing to the Treezor Customer Claims Department.

Partner Customer Claims Department:

VeraCash SAS, 42 Rue de Tauzia, 33800 BORDEAUX

+33(0)1.80.88.61.00

aide@veracash.com

In this context, the Partner undertakes to:

- acknowledge the receipt of any complaint lodged by the Account Holder within ten (10) Business Days of receipt;
- respond to the Account Holder within fifteen (15) Business Days of receipt of the Account Holder's claim;
- notwithstanding the aforementioned provisions:
 - o if the Partner reasonably considers that it will not be able to respond to the Account Holder within (15)

fifteen Business Days, the Partner will send a holding reply to the Account Holder clearly providing justification for the additional period necessary to respond to the Account Holder's complaint by specifying the maximum date by which the Account Holder will receive a response to the complaint communicated to the Partner, which may not in any case exceed thirty-five (35) Business Days from the date of receipt of the complaint by the Partner;

- If the Partner reasonably believes that it cannot process the complaint without the assistance of Treezor, it undertakes to convey the complaint to Treezor within one Business Day of receipt.

Treezor Customer Claims Department:

- Either by mail to the following address: 33 Avenue de Wagram, 75017 Paris,
- Or by e-mail to the following address: reclamations@treezor.com.

In addition, Treezor's Customer Claims Department can be reached by phone at the following number: +33 (0)1 84 19 29 81 (department open Monday to Friday (excluding public holidays) from 9 a.m. to 1 p.m. and from 2 p.m. to 6 p.m.).

In this context, Treezor undertakes to:

- acknowledge the receipt of any complaint lodged by the Account Holder within ten (10) Business Days of receipt;
- respond to the Account Holder within fifteen (15) Business Days of receipt of the Account Holder's claim; However, if additional time is required to respond, Treezor will send a holding reply to the Account Holder justifying this delay. Treezor will keep the Account Holder informed of the progress of the processing of the Account Holder's claim. In any event, the Account Holder will receive a final response no later than thirty-five (35) Business Days following receipt of his/her claim by Treezor.

23. MEDIATION

In the event that a dispute persists with the Institution relating to the services provided or the performance of the Framework Contract and after the exhaustion of internal remedies, the Account Holder has the right to summon the AFEPAME Mediator free of charge by sending a letter within one (1) year of his/her complaint to the AFEPAME Mediator, Afepame Association, 36 Rue Taitbout 75009 Paris.

The Mediator cannot be summoned if legal proceedings are in progress.

Referral to the Mediator suspends the limitation period in accordance with the conditions of Article 2238 of the French Civil Code. The findings and statements that the Mediator collects cannot be produced or invoked during any other procedure than that of mediation, without the agreement of the Institution and the Account Holder. This mediation procedure is free of charge.

24. FORCE MAJEURE

The Parties will not be held liable or be considered to have committed a breach herein for any delay or non-performance when the cause of the delay or non-performance is related to a case of Force Majeure within the meaning of Article 1218 of the French Civil Code.

25. COMMUNICATION

The language used during the pre-contractual and contractual relations is French. The Account Holder expressly accepts the use of the French language during the contractual relationship.

At any time in the contractual relationship, the Account Holder has the right to receive, upon request, the Framework Contract for Payment Services and the General Terms and Conditions of Use of the Card on paper or on another durable medium. The request must be made to the Partner or the Institution. The General Terms and Conditions of Use of the Card are also available on the Site.

The Account Holder authorises the Partner and the Institution to send him/her an email in the customer area of the Site or the Mobile Application with information relating to the performance of the Framework Contract and the subscribed for products or/and services.

Any notification for the purposes of this Framework Contract must be made (and will be deemed to have been received on the date of receipt) by registered mail with acknowledgment of receipt or hand delivered to the following address:

Treezor SAS
Legal Department
33 Avenue de Wagram
75017 Paris

and by email at: legal@treezor.com

or through the Site's Customer Service, whose contact information is indicated in the legal notices.

26. FUND PROTECTION

The Account Holder is informed that the funds credited to the Account are protected in accordance with Article L.522-17. I of the French Monetary and Financial Code and are registered in a segregated account opened under the conditions required by the regulations. The funds are thus protected against any recourse from other creditors of the Institution, including in the event of enforcement proceedings or insolvency proceedings initiated against the Institution.

27. TRANSFERABILITY

This Framework Contract cannot be the subject of a total or partial transfer by the Account Holder, either for consideration or free of charge. In the event of a breach of this prohibition, in addition to the immediate termination hereof, the Account Holder may be held liable.

28. APPLICABLE LAW AND JURISDICTION

The Framework Contract is subject to French law.

In the absence of an amicable resolution, all disputes relating to the formation, validity, interpretation, execution or termination of the Framework Contract fall under the exclusive jurisdiction of the courts within the jurisdiction of the Court of Appeal of the registered office of Treezor.

Done by electronic signature

In Paris, on 13 April 2021

The Account Holder	The Institution	The Partner
Signature: _____	Signature: _____	Signature: _____

ANNEXE 1 - PRICING CONDITIONS

<https://www.veracash.fr/tarifs>

ANNEXE 2 - RETRACTION RECEIPT

RETRACTION RECEIPT

In accordance with articles L.222-7 of the French Consumer Code and L.341-1 of the French Monetary and Financial Code, I have a period of reflection of fourteen (14) calendar days from the signing of the Framework Contract to open the aforementioned Account without charge or reasons. This retraction is only valid if it is addressed, legibly and perfectly completed, before the expiry of the period mentioned above, by registered letter with acknowledgment of receipt to the address available on the Site

I, the undersigned) (LAST NAME / First names), hereby declare retracting the opening of the Payment Account mentioned above with TREEZOR.

Executed on: Signature:

APPENDIX 3 - GENERAL TERMS AND CONDITIONS FOR THE USE OF THE CARD CONCLUDED BETWEEN:

Treezor, a simplified joint stock company, registered in the Trade and Companies Register under number 807 465 059 R.C.S. Paris, whose registered office is located at 33 Avenue de Wagram, 75017 Paris, acting as an electronic money Institution within the meaning of Article L.525.1 of the French Monetary and Financial Code and approved by the Prudential Control and Resolution Authority, Banque de France, 4 Place de Budapest CS 92459 75017 Paris Cedex 09, www.regafi.fr, under number 16798,

hereinafter referred to as "**Treezor**", as one party, and;

The Account Holder, a natural person, of full age and capacity, acting on his/her behalf for non-professional purposes, having concluded a Framework Payment Services Agreement with Treezor and the Cardholder.

hereinafter referred to as the "**Account Holder**" as the other party;

Together referred to as the "**Parties**" or individually as the "**Party**".

The provisions of the Framework Contract for Payment Services are applicable to the General Terms and Conditions for the Use of the Card. In addition, terms with a capital letter have the meaning given to them in the Framework Contract.

1. PURPOSE OF THE GTCU

The purpose of these GTCU is to define the conditions of subscription and use of the Card by the Account Holder, the bearer of the Card. The Card is MasterCard "debit" card

2. DEFINITIONS

In these General Terms and Conditions of Use of the Card, and unless the context requires a different interpretation, terms used with a capital letter have the meaning given to them below:

Acceptor	means the acceptor of a Card Payment Order using an Acceptance Point.
ATM	means automatic dispensers of banknotes
General Terms and Conditions for the Use of the Card or GTCU – Card	means the General Terms and Conditions for the Use of the Card.
Issuer	refers to Treezor in its capacity as the card issuer
Electronic Equipment	means any payment device that includes a system allowing the control of the confidential code, for example, an electronic payment terminal that is approved by the Groupement des Cartes Bancaires CB.
Payment Order by Card	means the instruction initiated by the Account Holder or Cardholder with the MasterCard Card to transfer funds to a designated Acceptor.
Acceptance point	means the payment page or the payment terminal allowing the Account Holder to transmit a Card Payment Order to an Acceptor.
Network	means the MasterCard network.

In the absence of a definition, the terms used with a capital letter will have the meaning given to them in the Framework Contract for Payment Services.

3. PAYMENT ACCOUNT

The Account Holder has previously entered into a Framework Contract for Payment Services in the registers of the Issuer. It is specifically noted that a Account Holder can only have one Card.

The Account Holder funds the Payment Account at the latest prior to Treezor's authorisation of the Card Payment Order. The Account Holder funds the Payment Account in accordance with the provisions of the Framework Contract and herein

The Account Holder can request a Card for a Cardholder expressly indicated at the time of subscription. For this purpose, the following documents must be sent:

- a copy of a valid official identity document of the Cardholder;
- proof of address of the signatory less than three months old.

4. INVOICING

Treezor provides the Card to the Account Holder in the Pricing Conditions within the limits of the applicable regulations. The fees are debited from the Account Holder's Payment Account in accordance with the Framework Contract.

5. ISSUANCE AND ACTIVATION OF THE CARD

The Card is issued by Treezor, which retains its right of ownership, upon the Account Holder's request, to the address indicated by such Account Holder. The Account Holder must connect to the Site to be able to activate his/her Card following the instructions communicated and must sign these GTCU. The activation of the Card is conditional on the signature of the GTCU – Card by the Account Holder. In addition, the Account Holder must have personalised security data in accordance with Article 8 herein to be able to use the Card. The Card will be fully activated upon the first ATM withdrawal with the use of the personalised security data.

6. CONDITIONS OF USE

The Card is intended for non-professional purposes and allows Payment Transactions to be performed for non-professional purposes. The Account Holder undertakes to use the Card or its number exclusively within the Payment Card Network whose mark is affixed on the Card and to comply with the rules relating to each of the marks affixed to the Card.

The Card is strictly personal, the Account Holder having to affix his/her signature on it as soon as there is a space provided for this purpose on the Card. The Account Holder is strictly forbidden to lend or release the Card from his/her possession. When a signature block appears on the Card, the absence of a signature on the Card justifies a refusal of its acceptance.

The Account Holder is prohibited from affixing adhesive labels or stickers or making any entry on the Card except for the aforementioned signature. The Account Holder will refrain from making any functional or physical alteration to the Card likely to interfere with its operation or that of the electronic payment terminals and machines (Electronic Equipment), or automated teller machines (ATMs).

The Account Holder undertakes to ensure compliance with these conditions of use by the Cardholder. In addition, the Account Holder ensures that the Cardholder only conducts withdrawal or payment operations for the purchase of goods or services qualified as acts of daily life. This means a purchase of a modest pecuniary value depending on the age of the Cardholder and the financial means made available to him/her by the Account Holder on the Payment Account.

7. PURPOSE OF THE CARD

The Card allows the Account Holder to:

- Make cash withdrawals from ATMs of duly authorised Institutions to provide payment services displaying one of the brands of the Payment Card Network affixed to the Card,
- Pay for the purchases of goods or services from merchants and service providers equipped with an Acceptance Point displaying one of the brands of the Payment Card Network affixed to the Card (the Acceptors),
- Remotely pay, by the possible use of the chip, for the purchase of goods or the provision of services to the Acceptors.

8. PERSONALISED SECURITY DATA

Personalised security data is defined by Treezor and allows the Account Holder to use the Card.

It consists, in particular, of a personal code that is communicated to the Account Holder by separate letter sent to the Account Holder's home by Treezor, and is personal and exclusive to such Account Holder. The Account Holder may be asked to select the code when activating the Card. In all cases, the Account Holder must take all appropriate measures to ensure the security of his/her Card, of the confidential code and more generally of any other element constituting the personalised security data of the Card. The Account Holder must therefore keep this code absolutely secret and not communicate it to anyone. By way of exception, the Account Holder may communicate it to third-party payment service providers approved in a Member State of the European Union or in a State party to the European Economic Area, for information services concerning the Payment Transactions within the meaning of Article 4 of European Directive 2015/2366. The Account Holder must ensure that the third party payment service provider is properly approved for these services and that the Account Holder enters his/her personalised security data in a secure environment.

In particular, the Account Holder must not place it on the Card or on in any other document. The Account Holder must take necessary measures to compose it away from prying eyes. The Account Holder must use the personalised security data each time that he/she receives instructions through the Acceptance Point, otherwise the Account Holder will be held liable. This code is essential for the Account Holder in the use of Electronic Equipment and any remote payment terminal (such as a secure reader connected to a computer, TV decoder, mobile phone with insertion of the Card, etc.) designed in such a way that no operation cannot be performed without implementing this confidential code. The number of successive attempts to correctly enter the confidential code is limited to three (3) on Electronic Equipment. On the third unsuccessful attempt, the Account Holder causes the Card to be invalidated and/or, where applicable, its capture. When the Cardholder performs Payment Transaction through a remote Acceptance Point using the confidential code, the Cardholder must ensure that this terminal is approved by the Network by verifying the presence of the MasterCard brand and use it exclusively for the purposes referred to in Article 1 of the GTCU – Card. The Account Holder must take all appropriate measures to ensure the security of personalised security data which, in addition to the confidential code, can be a remote payment terminal for which the Account Holder is responsible.

Such personalised security data is also assigned to the use of the Card by a Cardholder. A different personal code is sent by mail to the Account Holder's home. The Account Holder and the Cardholder may select a code when activating the Card.

The Account Holder agrees that the Cardholder is aware of and complies with all the security measures set forth above.

9. OTHER PERSONALISED SECURITY DATA

To ensure the security of Card Payment Orders provided remotely (using the Internet, for example) by the Account Holder, the Account Holder may be asked to communicate, in addition to the usual data related to the remote use of the Card (number, validity date and visual cryptogram appearing on the back of the Card), any other data (for example, a password or a code that is different from that referred to in Article 8 allowing the Strong Authentication of the Payment Order, which may, if applicable, be communicated by Treezor. The personalised security data accepted by Treezor related to remote use is available on the Site. The Account Holder acknowledges having been informed by Treezor that, for any secured Card Payment Order given remotely from abroad, the dispatch by Treezor of the security data referred to above may result in

payment by the Account Holder of the additional charge to any carrier of said data, especially its mobile telephone operator. These costs, the amounts of which will be brought to the attention of the Account Holder prior to the initiation of the Card Payment Transaction, will remain the responsibility of such Account Holder who accepts them.

10. FORM OF CONSENT AND IRREVOCABILITY

The Account Holder and Treezor agree that the Account Holder gives consent to conduct a Card Payment Transaction prior to or after the determination of its amount:

- By entering the Cardholder's confidential code on the keypad of an Electronic Equipment, by verifying the presence of one of the Card Network brands on the face of the Card,
- By inserting the Card into Electronic Equipment without a keypad intended to enter the confidential code by verifying the presence of one of the Card Network brands on the face of the Card
- By communicating and/or confirming the personalised security data related to the remote use of the Card,
- By confirming the payment order data communicated using an approved interbank digital wallet.

The Account Holder and Treezor agree that the Account Holder may use the Card for a series of Payment Transactions by Card, hereinafter referred to as "recurring and/or installment payments", with Acceptors for the purchases of goods and/or services. The Account Holder gives his/her consent to the series of Payment Transactions by Card by communicating and/or confirming the data related to the remote use of the Card during the first transaction, if applicable, using an approved interbank digital wallet. The Account Holder may withdraw his/her consent to the execution of a Transaction or series of Transactions, at the latest, by the end of the Business Day preceding the agreed upon date for its execution.

The Card Payment Transaction is authorised if the Account Holder has given his/her consent in one of the forms defined above. From that moment, the Payment Order is irrevocable. However, the Cardholder or the Account Holder may oppose payment in the event of a reorganisation or judicial liquidation procedure of the Acceptor.

11. TERMS OF USE OF THE CARD FOR CASH WITHDRAWALS FROM ATMS DISPLAYING ONE OF THE BRANDS ON THE CARD

Cash withdrawals from ATMs are possible within the limits of ATM availability. The amounts recorded for these withdrawals and any commissions are immediately debited from the Account Holder's Payment Account without any obligation to indicate the number of the Card used or name of the Cardholder.

The Account Holder must, prior to each withdrawal and under his/her responsibility, ensure that there is a sufficient and available balance in the Payment Account on which the Card operates. The Account Holder undertakes to maintain such balance until the corresponding debit.

12. TERMS OF USE OF THE CARD FOR THE PAYMENT OF PURCHASES OF GOODS AND SERVICES

The Card is a payment instrument that should only be used to pay for purchases of goods actually delivered and services actually rendered. Card payments are made according to the conditions and procedures in force at the Acceptors. In principle, they include monitoring the confidential code and, under certain conditions defined by the Card Payment Networks, an authorisation request. When the Acceptor is in a country of the European Economic Area (the Member States of the European Union, Iceland, Norway and Liechtenstein), the Acceptor has the possibility of installing a priority selection mechanism on the Electronic Equipment. If the Account Holder does not agree with this choice, the Account Holder can ask the Acceptor to use another brand or another payment application that is displayed as "accepted" by the Acceptor.

For Card Payment Orders made remotely, the Account Holder may be required to comply with a securitisation procedure for such Payment Orders as referred to in Article 9 above.

The payments presented for collection by the Acceptor imply a debit from the Payment Account on which the Card operates in accordance with the terms set forth in the specific conditions of the GTCU and the Framework Contract. The Payment Account associated with the Card is immediately debited for the amount of Payment Transactions performed using such Card, including in the event of the death or legal incapacity of the Cardholder, operational incidents of said

Account (payment procedure), closure of the Payment Account or retraction of the Card by Treezor, a decision which would be communicated to the Cardholder and Account Holder by simple letter. Disputes concerning these Transactions are processed under the conditions provided for in Article 9 of the Framework Contract.

The Account Holder must ensure that on the day the payments are debited, the Payment Account to which the Card is associated, has a sufficient and available balance that will be transferred to the Acceptor.

The detailed amount of the sums debited appears, with some exceptions, on a Transactions Statement sent after each Transaction through the Partner.

Treezor remains outside of any commercial dispute, namely, other than relating to the Payment Order that may arise between the Account Holder and an Acceptor. The existence of such a dispute can in no case justify the refusal of the Account Holder to honour the Card payments.

A Card Payment Transaction may only be refunded by an Acceptor if there has previously been a debited transaction for a greater than or equal amount. This reimbursement must be made with the same Card as the one used for the initial transaction.

A Payment Transaction can be performed by the Account Holder in order to obtain "quasi-cash" (casino chips, currency purchases, etc.) in places authorised to do so.

In some cases, the merchant may request that the Cardholder have an available balance greater than the value of the Payment Transaction that the Cardholder wishes to perform. Only the actual and final value of the Payment Transaction will be effectively debited from the Payment Account. Acceptors take guarantees and may block funds that will not necessarily be debited from the Card. These could be, for example:

- Hotels, car rental companies, and
- websites - some Acceptor sites apply for authorisation on the Card to ensure the availability of funds. This authorisation has a temporary impact on the available balance on the Payment Account. Many merchants only debit the Card when the goods are shipped, so the Cardholder must ensure that sufficient funds are available at all times to cover these purchases.

The Card must not be used in situations where it is not possible to obtain an online authorisation request that would make it possible to know the available balance on the Card.

The Card can be used by the Account Holder at self-service petrol pumps in France, provided that the available balance of the Payment Account is greater than the amount of the guarantee necessary to authorise the purchase. The Card can be used to pay at the cashier.

The terms of exchange in the event of the use of the Card to pay for the purchase of goods and services in Currency are governed by Article 13 herein.

13. CURRENCY AND EXCHANGE TRANSACTIONS

The Account Holder has the option of making withdrawals or Card Payment Transactions in Currency. In fact, the Card is recognised by the Network as a domestic card in local currency, provided that sufficient funds are available on the corresponding Payment Account denominated in such Currency.

In the event of insufficient funds in the Payment Account, the Transaction will be treated as an international card payment Transaction, under the conditions described below.

When the Account Holder uses his/her Card to withdraw cash or pay for goods or services in a currency not offered by the Institution, the Payment Transaction is executed according to the conditions below from the provision available in euros on the Payment Account. The applicable exchange rate is that in effect on the date of processing of the Payment Transaction by the concerned Payment Card Network. The currency conversion is conducted by the center of the Payment Card Network at issue on the day that the Payment Transaction is processed at this center and under the exchange conditions of such Payment Card Network.

The Card Payment Transaction statement contains the following information: the amount of the Payment Transaction in the original currency, the amount of the Payment Transaction converted into euros, amount of commissions and the exchange rate applied. The Payment Account statement indicates the Payment Account balance.

14. RECEIPT AND EXECUTION OF THE PAYMENT ORDER

By agreement, the Partner informs the Account Holder that the Card Payment Order is received by Treezor at the time it is communicated by the Acceptor's bank or by the ATM manager through the clearing system or settlement of such Payment Order. When the Card Payment Order is placed within the European Economic Area Treezor has, from this moment of receipt, a period of one (1) Business Day to credit the bank account of the Acceptor. With regard to withdrawals, the Partner informs the Account Holder that the withdrawal order is executed immediately by making the cash available.

15. RESPONSIBILITY OF TREEZOR

When the Account Holder denies having given his/her consent to execute a Card Payment Transaction, it is up to Treezor to provide proof that the Transaction was authenticated, duly recorded and accounted for in accordance with the state of the art (in view of the existing scientific and technical knowledge), and that it was not caused by a technical deficiency. This proof of the use of the Card and the personalised security data can be provided by any means, and in particular by the records of the Acceptance Points or their reproduction on a digital medium.

Treezor is responsible for the direct losses incurred by the Account Holder due to a technical deficiency of the Network over which Treezor has direct control. However, Treezor is not held responsible for a loss due to a technical deficiency of the Network if this is reported to the Account Holder by a message at the Acceptance Point or in another visible manner.

16. RESPONSIBILITY OF THE PARTIES

The Account Holder must take all measures to keep the Card in his/her possession and preserve the personalised security data associated with him/her, especially his/her confidential code. The Account Holder must use it in accordance with the purposes specified in Article 1. The Account Holder assumes the consequences of using the Card as long as a request for opposition has not been made under the conditions provided for in the Framework Contract. The Account Holder must ensure that such Account Holder is aware of and complies with these measures.

Unauthorised Card Payment Transactions due to the forgery of the Card or the unauthorised use of data related to its use are the responsibility of Treezor.

17. DURATION AND TERMINATION

The GTCU – Card are concluded for an indefinite period. These GTCU can be terminated at any time by registered mail with a request for acknowledgment of receipt by the Account Holder or Treezor. Termination by the Account Holder takes effect thirty (30) days after the date of sending its notification to Treezor. Termination by Treezor takes effect two (2) months after the date of sending his/her notification to the Account Holder. In the event that the Account Holder's Payment Account is closed, the GTCU – Card will be automatically terminated without notice. The Account Holder undertakes to return the Card on the effective date of termination. The Account Holder undertakes to comply with all the contractual obligations imposed on them under the GTCU – Card until the aforementioned date. From the effective date of termination, the Account Holder no longer has the right to use the Card and Treezor can take all necessary measures to accomplish this.

18. VALIDITY PERIOD OF THE CARD – RENEWAL – RETRACTION OF THE CARD AND ITS RETURN

The Card has a validity period, the expiry of which is indicated on the Card itself. The limited validity period of the Card responds, in particular, to technical and security needs, and has no effect on the indefinite duration of the GTCU – Card. On the expiry date, it is subject to an automatic renewal of the support, unless the GTCU – Card have been terminated under the conditions provided for herein. In addition to cases of blocking resulting from the management of the Payment Account and Card Accounts on which the Card operates, Treezor may block the Card for reasons of security or a suspected unauthorised or fraudulent Transaction, or in the event of a significantly increased or proven risk that the Account Holder is

unable to meet his/her payment obligation. In these cases, Treezor may retract the Card or have it retracted by an Acceptor or by an institution duly authorised to provide payment services. The final closing of the Payment Account can only take place no earlier than one (1) month after return of the Card(s).

19. TRANSACTION DISPUTE

The dispute of payment transactions by Card is governed by Article 9 of the Framework Contract.

20. WARRANTY

Treezor undertakes at all times to exchange a Card declared defective. The defective product must be returned to Treezor as is by registered mail with acknowledgment of receipt (these shipping costs will be reimbursed to the Account Holder from his/her fund reserve if the product is found to be defective after verification by Treezor). A Card inaccurately declared defective will be returned to the Account Holder, resulting in the Account Holder being responsible for management fees that will be deducted from his/her fund reserve. In any event, the Account Holder benefits from the legal guarantees of conformity and hidden defects, in accordance with both Articles L. 211-4 et seq. of the French Consumer Code and Article 1641 of the French Civil Code.

The warranty does not cover:

- Abnormal or non-compliant usage of the Card with respect to its intended purpose, the user documentation and this contract;
- Defects and their consequences related to improper use;
- Defects and their consequences tied to any external cause;
- Negligence in the maintenance of the Card (prolonged exposure to the sun, exposure to water or high humidity, repeated contact with metallic objects such as keys, etc.).

21. SANCTIONS

Any false declaration is liable to the penalties provided for by law. Any false declaration or misuse of the Card may also result in the termination of this contract. All actual costs and expenses incurred for the forced recovery of Transactions are the responsibility of the Account Holder. The amount of Card Payment Transactions that cannot be debited from the Payment Account on which the Card operates will be increased by interest at the legal rate from the value date and without prior notice.

APPENDIX 4 - SELF-CERTIFICATION FORM INTENDED FOR NATURAL PERSONS

I. Client identification

Last name:

First name:

Common name:

Date of birth:

Country of birth:

Residence address:

Self-certification form intended for natural persons:

Last name:

First name:

Date of birth:

Place of birth:

Do you have American nationality/citizenship (United States of America)?

Yes

No

II. Tax residence of the natural person

Please indicate below your country or countries of tax residence, in full, including France where applicable, as well as your Tax Identification Number(s):

Country of tax residence	Tax Identification Number ¹

III. Declaration

I certify the accuracy and completeness of the information provided below though and I undertake to immediately inform the Institution of any change in situation requiring the updating of this Declaration.

The act of drafting an attestation stating materially inaccurate facts, falsifying a sincere attestation or making use of an inaccurate or falsified attestation is punished, in accordance with Article 441-7 of the French Penal Code, of one year of imprisonment. and a fine of 15,000 euros. These penalties are increased to three years' imprisonment and a fine of 45,000 euros when the offense is committed with the intension of harming the Public Treasury or the property of others.

Done at _____, on

Signature

¹ Or indicate Not Applicable (NA) in the absence of a tax identification number issued by the tax authorities of the country of fiscal residence.