

GENERAL CONDITIONS OF CONTRACT “ VISA REVOLUPAY CARD”

The general and particular conditions , which are detailed below, regulate the relationship between PECUNIA CARDS E DE, SL U. (hereinafter, “PECUNPAY”) , with address at Guzmán El Bueno St, No. 133, Building America, Bajo B , 28003 - Madrid and the Holder (s) (hereinafter "HOLDER") , in relation to the financial services described therein.

1. GENERAL CONDITIONS

1.1. GENERAL CONDITIONS OF CONTRACTING

The parties agree that the clauses contained in this contract must be considered as general conditions of the contract, for the purposes indicated in Spanish Law 7/1998, of April 13, on General Conditions of Contract.

PECUNPAY, as an offeror, has expressly and previously informed the HOLDER, as an adherent, of the existence of the general conditions that are listed in this document.

The HOLDER says he knows the conditions that understands and therefore accepts their incorporation into the contract.

The HOLDER declares that he acts in his own name and right.

1.2. OPERATIONS

The operations carried out by the HOLDER will be considered authorized when he or she has given consent by any of the channels established for the use of the means of payment contemplated in these general and particular conditions.

The maximum total amount of transactions that can be completed at any time is determined by the amount available in the account as well as the limits of available cash established in ATMs, limits on transactions in trade and, likewise, be limited provisions and income in cash for the private network.

1.3. DURATION AND RESOLUTION OF THE CONTRACT

This contract will last indefinitely, subject to the expiration date the record on cards issued, or in any other means of payment, which PECUNPAY made available to the Holder.

With the exception of cases in which the HOLDER had contracted s with PECUNPAY several products for whose management it is necessary to keep a payment account open or in the cases determined by regulation, the HOLDER may, at any time, denounce the contract by notifying it by writing addressed to PECUNPAY , without any prior notice. In this case, PECUNPAY shall comply with the order of resolution of the contract earlier than 24 hours from receipt of the request of the Holder. The HOLDER must return, simultaneously, the card or cards delivered by PECUNPAY. This, in turn, shall reimburse the owner the remaining balance that had once applied the fees and expenses that correspond to the date of termination.

The termination of the contract will be free for the HOLDER, unless the contract has been in force for less than six months.

PECUNPAY may terminate this Agreement by notifying the HOLDER at least sixty calendar days in advance.

For the purposes of this contract it is understood as:

- Resolution The inefficiency of this contract. As a result of the breach of one of the parties, the right to request that the contract be terminated is repaired, repairing the damages suffered.
- Withdrawal. The power of one of the parties to leave the contract concluded without effect, without the need to justify the decision.

1.4. WITHDRAWAL OF CONTRACT.

THE HOLDER will have a period of 14 calendar days to withdraw from the contract, without indicating the reasons and without any penalty.

The period to exercise the right of withdrawal will start from the day of the conclusion of the contract.

However, if the consumer had not received the contractual conditions and the contractual information, the period to exercise the right of withdrawal will begin counting the day on which he receives said information.

THE HOLDER who exercises the right of withdrawal must notify the supplier in the terms provided by the contract, before the end of the corresponding term, by a procedure that allows to record the notification in any way admitted by law. The notification shall be deemed to have been made within the deadline if it is made on a paper support or on

another durable medium, available and accessible to the recipient, and sent before the deadline expires.

1.5. SUSPENSION

PECUNPAY may temporarily suspend the services provided, as well as any means of payment associated with them, as a result of the non-payment of the HOLDER, or for security reasons due to lack of the requested documentation, or due to the suspicion of unauthorized practices or Fraudulent s of the HOLDER.

When the causes that led to the suspension disappear, it will proceed to reactivate the, or the means of payment.

1.6. CONTRACT MODIFICATION

PECUNPAY may modify the conditions established in this contract.

The amendments will appear on the website of PECUNPAY or REVOLUPAY and also will inform the users by email to the corresponding email address. However, they will not apply until sixty calendar days have elapsed since the corresponding email was sent.

If the new conditions result in benefit for the HOLDER, PECUNPAY may provide for its automatic application after its publication on the corporate website.

If the HOLDER, after knowing the new conditions, rejects them, he may denounce the contract with thirty calendar days in advance, by notifying PECUNPAY in accordance with the provisions of section 1.8 of these general conditions. The complaint, therefore, must be made prior to the application of the new conditions so that they are not applicable. The HOLDER will be deemed to have accepted the modification of the conditions in question in case of not communicating to PECUNPAY their non-acceptance prior to the proposed date of entry into force

1.7. ECONOMIC CONDITIONS: COMMISSIONS AND EXPENSES

The commissions and expenses recorded in the Particular Conditions that apply to each of the different products and services contracted will apply. These commissions and expenses, for each of the different products and services, will be explicitly informed in the rate booklet related to each product and service that is in force at any time.

PECUNPAY may incur the following expenses:

- a) Those derived from the termination of the contract, provided that it has not exceeded the minimum duration of six months.

- b) Those arising from the recovery of funds for payment operations carried out by the HOLDER in violation of the rules of use established by PECUNPAY.
- c) Those related to the revocation of payment orders issued by the HOLDER.
- d) Those caused by the kick in the execution of payment orders by PECUNPAY, when the refusal was objectively justified
- e) Those produced by the communication of additional information to that required by legal or regulatory norm , or more frequently than that established by them, or by the transmission thereof by means of communication other than those specified in stipulation 1.8, always That the information be provided at the request of the HOLDER .

In addition to the expenses described, in the event that the HOLDER does not have the status of consumer or microenterprise in the terms established in Spanish Royal Decree Law 19/2018, of November 23, PECUNPAY may incur the costs of mail, SMS, telephone, telex, telefax or similar, that are caused as a result of this contract.

1.8. NOTIFICATIONS

The communications, notifications and documentation that must be made under this Agreement will be made to the HOLDER at the address and / or email provided by him for this purpose.

PECUNPAY communications to be made by the Holder will be made by email to the address | Service to the Customer: atencionalcliente@pecuniacards.es

REVOLUPAY communications to be made by the Holder will be made by email to the address | Service to the Customer: contact@revolupay.es

The Holder is obliged to notify to PECUNPAY changes in address, email address and telephone number (s) contact, through the means made available by PECUNPAY, for this purpose, or by updating.

1.9. CUSTOMER SERVICE

OWNERS may file a complaint or claim with the PECUNPAY Customer Service Department. The letter will be submitted via email to any of the following addresses:

- contact@revolupay.es
- servicioatencioncliente@pecuniacards.es

- servicioatencioncliente@pecunpay.es

All this in accordance with the provisions of the PECUNPAY Client Ombudsman Regulations, which is available to the HOLDERS on the corporate website.

1.10. REGISTRATION OF COMMUNICATIONS

The Holder authorizes PECUNPAY to register by means magneioinic you, Informatic years, electronic, or through another means, all data, queries, circumstances of contracts and transactions undertaken by any services not face. The HOLDER may request a copy of them from PECUNPAY.

1.10.1. TREATMENT OF PERSONAL DATA

In compliance with Regulation (EU) 2016/679 of the European Parliament and of the Council, of April 27, 2016, regarding the protection of natural persons with regard to the processing of personal data and the free movement of these data, as well As of Organic Law 3/2018, of December 5, on the Protection of Personal Data and guarantee of digital rights, the HOLDER accepts the incorporation of the personal data provided in this contract, or through its navigation, of the pages PECUNPAY website and, in general, those provided during the contractual relationship, in a file for the fulfillment of the contractual relationship, the examination and verification of the data, for the preparation and management of loyalty programs, the notification of any type of incident that may arise during the contractual relationship, the communication of possible modifications in the conditions of the contract and, in general, those that affect I use of the card, among other aspects, being legitimized for it based on the execution of the contract. Your data will be kept during the execution of this contract and, later, until the prescription of possible legal responsibilities.

The HOLDER will be responsible for the veracity and accuracy of all data provided to PECUNPAY.

The controller is PECUNIA CARDS EDE, SLU

The HOLDER may exercise the rights of access, rectification, opposition, cancellation, revocation, limitation, portability and opposition to automated decisions by writing to PECUNPAY, with address at Guzmán el Bueno Street, 133, América Building, Bajo B, 28003, Madrid; or by email to the following address atencionalcliente@pecunpay.es.

Your data may be transferred to third parties and, specifically, to entities linked to the financial sector and bank card processing entities. This transfer is made for the purpose of operational management of our terminals, as well as to manage the operation of secure client authentication. However, at any time, you may revoke your consent by writing to PECUNPAY.

PECUNPAY may verify the information provided by the HOLDER, assess its operations and verify its solvency. For this, it will be empowered to collect, communicate, request and exchange information about the status of its accounts, other solvency files or Public records, with financial entities, credit assessment and fraud prevention companies, as well as the Bank of Spain. PECUNPAY may consult them periodically. These steps are necessary for PECUNPAY in order to carry out the pertinent consultations to fulfill its obligation of analysis in the matter of fraud, prevention of money laundering and terrorist financing.

1.11 PREVENTION OF CAPITAL LAUNDERING AND TERRORISM FINANCING

The Holder is informed of the enforceable legal obligations to PECUNIA CARDS EDESLU ("PECUNIA" hereinafter) concerning the prevention of the money laundering and the financing of terrorism, concerning the identification of the Holder and beneficial ownership, shareholding structure or of control in case the HOLDER is a legal person, economic, professional or business activities, origin of the funds, as well as the requirement to apply the due diligence measures established at all times by current legislation, among others those that keep relation ~~to the~~ with the knowledge and the continuous monitoring of the business relationship.

Consequently, the HOLDER must provide, in a timely manner, all the information and documentation, which at any time may be required by PECUNIA/REVOLUPAY for the fulfillment of the aforementioned obligations.

In the event that the OWNER is a natural person, and unless otherwise stated, the OWNER expressly declares that he acts against PECUNIA/REVOLUPAY in his own name and right, recognizing, for all purposes, as the REAL HOLDER of his relationship with PECUNIA/REVOLUPAY.

For these purposes, in general, the HOLDER expressly agrees to assume the following obligations, authorizations and measures derived from the application of the regulations for the prevention of money laundering and terrorist financing:

- a) The HOLDER authorizes PECUNIA/REVOLUPAY/REVOLUPAY to request from any entity - whether public or private - information about the identity or activity carried out by the HOLDER;
- b) The HOLDER must notify, without delay, PECUNIA/REVOLUPAY of any variation that occurs in its identification, in the identification of the real ownership, shareholding or control structure, as well as the economic, professional or business activities carried out;
- c) The HOLDER accepts that, in case of not properly meeting the requirements made by PECUNIA/REVOLUPAY for the fulfillment of the obligations established in the matter of prevention of money laundering and terrorist financing, or that risks related to the reference regulations are appreciated, PECUNIA/REVOLUPAY may block the operation of the card (s) and resolve the contractual relationship that binds the parties.

2. SPECIFIC CONTRACTING CONDITIONS.

2.1. CONCEPT

The PECUNPAY card , under its different modalities, (hereinafter “card”) is a prepaid MASTERCARD or VISA card, which allows the HOLDER to obtain professional goods and services in those establishments that accept MASTERCARD or VISA cards, and count n , in addition, with a Point of Sale Terminal (POS) device.

Likewise, this card allows the HOLDER to make purchases through the internet, as long as the website you access supports this means of payment, in which case, it will be subject to the conditions established therein.

The balance of the card will not accrue, in any case, interest or any other type of remuneration in favor of the OWNER.

2.2. OWNER OF THE CARD

PECUNPAY holds the ownership of the cards it issues on a personal basis. Your HOLDER will be a natural or legal person, whose identity must be recorded on the card itself, except if the product contracted is a gift card, instant or virtual.

2.3. CARD ISSUANCE

The HOLDER authorizes PECUNPAY to issue a financial card, (hereinafter, the “Card”), linked to a payment account assigned in the name of the HOLDER, except if the product contracted is a gift card, instant or virtual.

Payment account is associated with the card and to other electronic media, so that any operation through such means will be reflected in the account.

If the HOLDER requests additional cards, each card will be associated with a new electronic money account. The request by the Holder of one or more additional cards will involve the consent of the same in relation to charges PECUNPAY make in your account to pay as a result of the transactions and dispositions that are made with additional such cards.

2.4. VALIDITY OF CARDS

The card will be limited until the date it appears.

Completed the form and made the payment, within a maximum period of 10 business days, you will receive the card. Ask if validation is necessary.

In the case of renewal of the card, upon its expiration date, a new card will be sent to the customer, with thirty calendar days prior to said date, applying, in each case, the renewal conditions applicable in the particular conditions of the same.

The renewed card will be issued with a new card number, which will maintain the same relationship with the original payment account and, therefore, will keep its terms of use and balance available in said account.

Notwithstanding the foregoing, PECUNPAY reserves the right to cancel or modify the validity date of the card during the term of the same, so as not to proceed to its renewal at maturity, losing the Holder all rights related to its use.

If the cardholder cancels the account payment which is associated, will be bound to the simultaneous return of the card, must, in turn, payback to PECUNPAY the amount of debt and expenses incurred that are pending payment, it being terminated the contract with the owner.

2.5 OPERATIONS

The use of the card will be made in accordance with the instructions for use established by PECUNPAY in this contract and on its own website, without prejudice to the power that PECUNPAY has to modify such instructions for use. The modifications will be notified to the HOLDER and will be published on the corresponding website for each product. They will be applied to the sixty calendar days of their publication, unless expressly indicated in each case.

The maximum total amount of the operations that can be carried out will be determined, at all times, by the amount available in the payment account.

Each operation will be registered by PECUNPAY and the HOLDER may access such information through the corresponding website for each product (section "client area"), except if the product contracted was a gift card, instant or virtual, in which case facilitate by means established by PECUNPAY the available balance of the card.

Validity of the provision made is presumed under the invoice, receipt of data - phone , electronic terminals registration and / or authorization of operations, reading your electronic magnetic or chip band or any other means of identification set out in the Terms of Use card, even if you do not display your document requires national identity, N umber of Identification Personal or signature. The same consequences will be applicable in the case of non-contact sales (Internet).

The effective use of the card will be presumed by the mere registration of the transaction in the PECUNPAY computer files.

2.6. LIMITS OF THE CARD

For the use of the card by the HOLDER, the latter may establish a limit on the amount, beyond which it may not be available, without his express authorization. Likewise, the HOLDER may establish limits on the disposition of his card, either in each movement or for specific periods (days, weeks, months, years ...).

Apart from the foregoing, in the provision of money through an ATM, the limit established in the ATM itself may not be exceeded.

An amount greater than the balance operating in the PECUNPAY accounting may not be available in favor of the card. In order to calculate this balance, commissions and other expenses contained in the contract will be taken into account.

PECUNPAY it reserves the right to block the use of a payment instrument for objectively justified reasons related to the security of the payment instrument, the suspicion of unauthorized or fraudulent use of the same.

2.7. PAYMENT ORDERS

The HOLDER expressly authorizes PECUNPAY to settle in the payment account the operations carried out by the HOLDER when he has consented to them. It will be understood that the HOLDER has consented to the operation, when it has been carried out through any of the channels provided by PECUNPAY.

The payer may withdraw consent at any time prior to the date of irrevocability it referred to the articles 36 and 52 of Spanish Royal Decree-Law 19/2018 of 23 November on payment services and other urgent measures in financial matters. However, if the HOLDER does not hold the status of consumer or microenterprise in the terms specified in Royal Decree-Law 19/2018, of November 23, the consent cannot be withdrawn.

Likewise, the HOLDERS accept that the payment account serves as an accounting support to carry out operations using any means of payment that is associated with it.

All those that are duly authorized by the HOLDERS of the same, or in charge of any of them, will be admitted as account debts.

When a payment order is not executed or is executed defectively, PECUNPAY will act in accordance with the provisions of article 45 of Law 16/2009, of November 13, on payment services.

2.8. RECHARGES

The Contractor shall meet, in advance, the amount sufficient to amount re loaded. The cards may be recharged as many times as desired up to the limit assigned by the HOLDER, except if the product contracted is a gift card, instant, or virtual card, where a single recharge may be made.

The HOLDER may recharge the card through the following channels:

1. Within the app REVOLUPAY, by debiting a financial card.
2. By bank transfer
3. By another procedure that could be established by REVOLUPAY.

2.9. CASH WITHDRAWAL

Withdrawing cash shall include, on the one hand, the previous transformation of electronic money account in cash and, on the other hand, the relevant entry in the account p or s-of the Holder.

Payment account may not reflect negative balance from operations carried out by the Holder, so shall be obliged to have sufficient balance for each operation requested.

2.10. BALANCE INQUIRY

The HOLDER may consult the available balance of the card on the app REVOLUPAY, as well as through the appropriate means when available, except if the product contracted is a gift card, instant or virtual, in which case it is provided by the means that PECUNPAY makes available to the customer at any time.

No merchant or establishment can inform you about your card balance.

2.11. MINORS OR PEOPLE WITH LIMITED WORK CAPACITY

Minors, persons subject to supervision and, in general, those with legal capacity limited, must state this fact and, in turn, display documents entitling them to the production of the card.

PECUNPAY will not be liable for breach of this obligation to the extent that it has observed the legally required precautions to verify the identity and circumstances of the HOLDER.

2.12. USE ABROAD

For the debit of the amounts derived from the use of the card abroad, the change to euros will be applied to the currency of the country of origin of the transaction corresponding to the day on which PECUNPAY has paid the amount of the operation.

The change to euros on the currency will be increased in the commissions that PECUNPAY has established for the operations carried out abroad.

The Holder shall be subject to existing legislation which limits are regulated by a competent authority for spending abroad, as well as exchange control regime, and on statements that were required to perform. The HOLDER will respond for breach of said

regulations, and no responsibility can be attributed to PECUNPAY. The costs incurred in their case, they must be justified by the Holder to the authorities that require it, but also, he can impute liability to PECUNPAY for breach of the Holder.

2.13. PERSONAL IDENTIFICATION NUMBER (PIN)

With the issuance of the card, REVOLUPAY will provide a personal identification number (PIN), the Holder, if any, can be modified and be enforceable in any use of the card provider I good or service in order to prove that it is your legitimate HOLDER.

If the unique identifier provided by the payment services user is incorrect, the provider will not be responsible for the non-execution or the defective execution of the payment operation.

2.14. OBLIGATIONS OF THE HOLDER

The HOLDER undertakes to:

- a) Comply with the conditions of use stipulated in this contract and, in general, use the payment instrument in accordance with the conditions governing its issuance and use.
- b) Admit as proof of operations those previously related, whether carried out by the HOLDER, or by third parties, with or without the authorization of the latter.
- c) Immediately notify PECUNPAY of any irregularity in the records of operations that appear carried out with the card.
- d) Respond for truthfulness and keep your data updated.
- e) Sign the card immediately if there is a space enabled for this purpose
- f) Ensure the security of the use and disposition of the card, in particular, keep the Personal Identification Number secret and, in general, any personalized security credential.
- g) Notify PECUNPAY, immediately, of the loss, loss, theft, misappropriation or falsification of the card through the phones listed on the card itself.
- h) Return the card to PECUNPAY when it is required under this Agreement.
- i) Destroy or deliver to PECUNPAY the card that has expired or has been replaced.

2.15. OBLIGATIONS OF PECUNPAY

PECUNPAY undertakes to:

- a) Cancel expired cards, as well as those reported for having been destroyed, stolen or lost.
- b) Keep the Personal Identification Number secret.
- c) Inform the HOLDERS of the operation, the status of the accounts and extracts, of the movements made through the card and resolve any doubts that may arise.
- d) Refrain from sending payment instruments that have not been requested, except in case a payment instrument already delivered to the user of payment services must be replaced.

This substitution may be founded by the addition to the payment instrument of new features not expressly requested by the HOLDER. This replacement will be made free of charge for the HOLDER.

- e) Ensure that at all times adequate means available and free to enable the payment service user are affecting communication in case of loss, theft or misappropriation of the payment instrument.
- f) Ensure adequate and free means are available at all times that allow the user of payment services to request the unlocking or replacement of the payment instrument, if the reasons for blocking its use have ceased.
- g) Prevent any use of the payment instrument once the user has notified the loss, withdrawal or unauthorized use of the payment instrument.

2.16. DISCLAIMER

PECUNPAY will be exempt from liability with respect to those or pensions that even if they are against the will of the payer, have been made as a result of an order received by PECUNPAY for whose authentication the established security requirements have been fulfilled.

Using the PIN by person other than the Holder assumes gross negligence or, where appropriate, fraud part of it.

PECUNPAY, without prejudice to adopting the measures it deems appropriate, is exempt from liability in case of lack of attention to your card by any of the shops, banks and

savings banks committed to the sale of goods or provision of services, or for incidents technical or operational type in ATMs.

PECUNPAY will also remain oblivious to the incidents and responsibilities that may arise from the operation carried out between the establishment and the cardholder.

PECUNPAY excludes from the scope of its application the Zero Visa Liability Policy (Visa Global Zero Liability Policy), subject to the current European regulations on the subject.

The HOLDER shall bear, up to a maximum of 50 euros, losses arising from unauthorized payment transactions resulting from the use of a lost or stolen payment instrument, in accordance with Directive (EU) 2015/2366 of the European Parliament and of the Council of November 25, 2015 on payment services in the market. However, if the HOLDER does not hold the status of consumer or microenterprise in the terms established in Royal Decree-Law 19/2018, of November 23, payment services and other urgent measures in financial matters, the payer will be obliged to support losses arising from unauthorized payment operations resulting from the use of the lost, improperly stolen or misappropriated payment instrument by a third party, as long as it does not report the loss, theft or misappropriation of the payment instrument to PECUNPAY.

2.17. REFUND

PECUNPAY will refund, at any time, exclusively at the request of the OWNER, the monetary value stored in its payment account. In any case, the HOLDER must send a request for reimbursement to PECUNPAY along with the original of the card through the channels enabled for this purpose.

The electronic money, by default, will be reimbursed by issuing a new electronic money card, in accordance with the commission fee approved by PECUNPAY, in the name of the HOLDER, unless it indicates otherwise, in which case the HOLDER will assume the expenses generated as a result of reimbursement and accrued commissions.

In the cases in which the HOLDER requests the reimbursement of the same and this does not occur through the issuance of a new card, the issuer will receive a refund commission reflected in the particular conditions of each product, as well as any type of expenses generated as consequence of the processing and execution of the refund.

The issuer may charge such fees only when the contract determine a date of finishing and the Holder has terminated the contract before that date.

Notwithstanding the foregoing, the payer will not be entitled to reimbursement when:

a) the payer has consented that the payment transaction is executed directly to the payment service provider and

b) the payment service provider or the recipient have provided or made available to the payer, as agreed, information relative for the future payment transaction at the least four weeks before the scheduled date.

In addition, that of PECUNPAY will be excluded in case of unauthorized payment transactions, if the payment instrument is used anonymously or the payment service provider is unable, for other intrinsic reasons of the payment instrument itself, to demonstrate that the Payment operation has been authorized, following the provisions of article 34.2.a) of Law 19/2018.

Likewise, PECUNPAY would not have to demonstrate, in these cases, that the payments made have been made by an authentic order, if the payment instrument is used anonymously or the payment service provider is incapable, for other intrinsic reasons of the own payment instrument, to demonstrate that the payment operation has been authorized, as determined in article 34.2.b) of Law 19/2018.

2.18. CONSULTATION OF EXTRACTS AND MOVEMENTS

PECUNPAY is solely responsible for the veracity and accuracy of the information regarding the account statements managed by it and never for the information that any other company or third party outside PECUNPAY can provide to the HOLDER , by any means, in the event that there is discrepancies in the requested information.

2.19. COMPENSATION RIGHTS

PECUNPAY may dispose of the balances of the accounts or any other type of asset in the name of the HOLDER, in order to allocate said amounts to the payment of the obligations that the HOLDER has assumed with PECUNPAY, already derived from this contract or from any other relationship legal that unites the parties.

The amount obtained will be used for the total or partial cancellation of the credit that PECUNPAY maintains against the HOLDER.

3. APPLICABLE LAW AND SUBMISSION OUT

The present Contract will be interpreted and fulfilled in its own terms and, in the not foreseen, will be governed by the Spanish legislation in the matter, adjusting to it the obligations and responsibilities of the parties.

The parties submit to the jurisdiction of the Courts and Tribunals of Madrid Capital for any question regarding the interpretation, fulfillment or execution of this Contract, expressly waiving any jurisdiction that may correspond to them.

And in proof of conformity, the parties sign this Contract for the Provision of Electronic Money Services.

4. RATES

The rates that apply in each case are informed at the time of hiring as an annex to this contract of the Electronic Money Entity PECUNIA CARDS EDE, SLU, a company incorporated in Madrid, with registered office at Calle Guzmán El Bueno, No. 133 - Edificio América - Bajo B - 28003 Madrid (Spain) and CIF B86972346, the latter being applicable in case of contradiction, which the intervening parties declare to receive or know in this apt and accept.

5. COMMERCIAL INFORMATION

The HOLDER agrees to receive commercial information from the company PECUNIA CARDS EDE SLU by any means including electronic, about our offers of products and services.

PECUNPAY, as a offeror, has expressly and previously informed the HOLDER as adherents, of the existence of the general conditions that are listed in this document.

Madrid, in December of 2019

ANNEX PARTICULAR CONDITIONS REVOLUPAY VISA CARD

REVOLUPAY CARD ISSUANCE FEE		9,00 €
RECHARGE OF BALANCE	Through app	2,50 €
CASH WITHDRAWAL	National ATMs	The ATM service fee applied by the cashier management entity will be fully charged
	International ATMs	4,00%
BALANCE INQUIRY	National ATMs	Free
	International ATMs	Free
QUERY MOVEMENTS	National ATMs	Free
	International ATMs	Free
SHIPPING CARD		10,00 €
REPLACEMENT CARD FOR LOSS OR DETERIORATION		10,00 €
REPLACEMENT CARD FOR THEFT		Free with police report submission
BALANCE MANAGEMENT AFTER EXPIRATION		10,00 €
ACTIVACIÓN / DESACTIVACIÓN		Free
PIN CONSULTATION BY SMS		Free the first 3 requests, € 0.10 from the 4th request
SHOPPING COMMERCE	Shops in Spain	Free
	International Shops	2,00%
ANNUAL QUOTA	Free first 6 months	1,00 €/month with quarterly settlement

*** These rates are governed by the general conditions informed and duly accepted at the time of contracting with the Electronic Money Entity PECUNIA CARDS EDE, SLU company incorporated in Madrid, with registered office at Guzmán El Bueno street, No. 133 - Edificio América - Bajo B - 28003 Madrid (Spain) and CIF B86972346.**