

General terms and conditions for the Campaign

“Celebrate woman's power with 50% off”

DEFINITIONS:

“**Campaign**” means a promotional campaign that the Organizer sets up for the Campaign Period among its customers under the following General Terms and Conditions and which aims to encourage the use of the service.

„**Organizer**” is the company iCard AD.

“**Participant**” is a registered client of the Organizer, who at the time of the Campaign Period has registered for the iCard Mobile App, iCard Wallet and iCard Account, has undergone a successful identification and verification procedure and has an iCard Account, and his/her customer status with the Organizer is "Active", which means that the customer has not requested the closure of his/her account, nor has it been blocked for any reason.

“**iCard Mobile App**” means a FinTech mobile application for smart phones with Android or iOS, which provides you access to iCard Account.

“**iCard Wallet**” means the Digital Wallet functionalities, which consists of the possibility to create and maintain a client profile in the iCard mobile app and website. The client profile provides the user the possibility to: enter and save loyalty cards and any other acceptable barcode or QR-code; to receive, manage and spend GiftCards from users of the iCard payment and other financial services; and to use the end-to-end encrypted chat service; In case the Client has a valid Legal agreement for iCard e-money account – the possibility to access the functionalities, which are available to you under the terms of the agreement.

“**iCard Account**” means an e-money service, which provides the possibilities of instant issuing and loading of electronic money for secure card transactions made with your NFC mobile card (for Android, Apple Pay, Garmin Pay, Google Pay) instant issuing of virtual debit cards for safe purchases and subscriptions in Internet, instant issuing of virtual GiftCards and the possibility to order and activate plastic cards, as well as payment functionalities such as money transfers, including instant transfers to other users of the iCard e-money account, SEPA transfers, international transfers and other payment functionalities, as well as functionalities providing you with the possibility to control of the security of your payment instruments.

“**iCard Lavender**” means CHIP&PIN based payment card bearing the logo of VISA the Card organization and the logo of iCard, with limited design, issued by iCARD AD, which may be used for POS Terminal payments and withdrawals, Internet payments and ATM withdrawals, NFC payments and linked to Clinet’s iCard payment account.

“**Campaign Period**” means the time frame, during which the Participants can participate in the Campaign in accordance with the current General Terms and Conditions. (time zone UTC + 2)

The current General Terms and Conditions dictate the manner in which the Campaign is conducted and govern the relationship between the Organizer and the Participants. For all unresolved matters including the use of iCard Wallet and iCard Account, Legal Agreements, Tariff and Policies for iCard Account and iCard Wallet are applicable available on www.icard.com. Participants accept and agree

that these Terms and conditions for the Campaign do not replace, nor amend the terms and conditions for the use of iCard Wallet and iCard Account and all applicable tariffs, declarations, privacy policy and any other related documents.

The General Terms and Conditions are prepared in accordance with the requirements of the Bulgarian legislation and are published on the Organizer's website.

By participating in the Campaign the Participants are bound by the above mentioned Rules and agree to comply with the terms and conditions set forth below.

I. CAMPAIGN ORGANIZER

Art. 1. The Organizer of the campaign is iCard AD, registered in the Commercial Register, with UIC 175325806, registered and head office: Republic of Bulgaria, Varna, postal code 9009, Mladost District, Business Park Varna B1; e-mail: support@icard.com; website: www.icard.com

II. CONDITIONS FOR PARTICIPATION IN THE CAMPAIGN

Art. 2. Any person who meets the definition for a "Participant" and for whom there is no other legal restraints to participate, may take part in the Organizer's Campaign.

III. CAMPAIGN PERIOD AND TERRITORY

Art. 3. The period during which the Customer will benefit from the campaign **starts at 00:00 AM on 28.02.2023 (EET) and will continue until 23:59 PM (EET) on 08.03.2023, inclusive, or while iCard Lavender lasts.** This is the last day and hour that are binding for the Organizer and where Participants can benefit from the campaign. The territory of the Campaign is EU and EEA countries where the Organizer provides its services.

Art. 4. The Campaign period may be amended by the Organizer in accordance with the rules set in Section VIII.

Art. 5. The quantities of iCard Lavender are limited. If they are over before the end of the Campaign Period, the Campaign will be terminated.

IV. NATURE OF THE CAMPAIGN

Art. 6. During the Campaign Period, each Participant may purchase iCard Lavender and get a 50% discount of the issuance fee for iCard Lavender.

(a) The discount of the issuance fee for iCard Lavender will be applied automatically and shall be valid only for the campaign period or while iCard Lavender lasts.

(b) During the campaign period there is no limitation on the number of iCard Lavender with discount that a client may order.

Art. 7. By ordering iCard Lavender with a discount, the Participant accepts and agrees with the present Terms and conditions for this Campaign.

Art. 8. The discount cannot be exchanged, transferred, cannot be re-negotiated and cannot be exchanged for its monetary value.

Art. 9. Participation in this Campaign is voluntary and depends only on the Participant him/herself. The Organizer does not bear any responsibility in case a participant does not use the discount in accordance with the rules set above. The Organizer shall not provide a discount at a later stage after the expiry of the Campaign period.

V. PUBLICITY OF THE CAMPAIGN

Art. 10. The current General Terms and Conditions shall be made public and available throughout the Campaign Period on the Organizer's website at www.icard.com.

VI. LOSS OF RIGHT TO PARTICIPATE IN THE CAMPAIGN

Art. 11. Any Participant who fails to meet any of the requirements, expressed in the definition of "Participant", shall lose the right to participate in this Campaign.

Art. 12. In case of a dispute on the right to participate in this Campaign, the Organizer's decision is final.

VII. PERSONAL DATA

Art. 13. The Organizer shall process the personal data in accordance with Regulation (EC) 2016/679 of the European Parliament and of the Council of 27 April 2016 ("General Data Protection Regulation"). Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which the personal data shall be stored; the rights of data subjects in relation to the processing of their personal data by the Organizer as well as information on how they can be exercised; contact details of the Data Protection Officer, and any other information which is required to be provided in accordance with the General Data Protection Regulation to the data subjects is contained in the Privacy Policy available on icard.com.

VIII. TERMINATION OF THE CAMPAIGN

Art. 14. The Organizer has the irrevocable right to terminate the Campaign at any time, by declaring this in accordance with Section V Publicity, in the event of circumstances beyond his control which hinder the Campaign's further performance and cannot be eliminated by the Organizer.

Art. 15. The Organizer has the irrevocable right to terminate the Campaign at any time without notice to the Participants if he finds abuse or gross violation of the rules, in case of force majeure or for other objective reasons, including but not limited to material losses, an order of the competent state authorities for the suspension of the Campaign, and others. In the event of misuse, negligence, or violation of the Rules by a Participant, the Organizer has the right to disqualify him. No compensation shall be due to the participants.

Art. 16. Nothing in these terms and conditions does not create any contractual relationship between the Organizer and the Participant different from the Campaign nature.

Art. 17. The Organizer does not bear any responsibility for the actions of the participants. Each participant shall bear responsibility for his/hers actions and statements.

Art. 18. Organizer does not bear any liability for any incomplete or inaccurate data provided by the Participant, nor shall bear any responsibility in case of Participant fails to participate in the campaign due to extraordinary circumstances such as force majeure, unforeseeable circumstances, local or global Internet network problems, connection services, provided by third parties, as well as any other services which are out of the Organizer's control.

Art. 19. Each Participant who tries to break or breaks the terms and conditions of the campaign as defined in this document shall be disqualified by the Organizer. Infringement of the terms and conditions may include any kind of actions which may change the personal and individual participation in the Campaign and/or any action which change the mechanism of this Campaign and/or unlawfully increase the chances for win for a certain Participant.

IX. FINAL PROVISIONS

Art. 20. The Organizer reserves the right, at his sole discretion, to amend and supplement the terms and conditions of this Campaign, and any changes shall be made public and available to all participants and users in accordance with Section V Publicity.

Art. 21. Any change in the terms of the Campaign Period shall be duly published on the official website of iCard AD www.icard.com.

Art. 22. In case of discrepancy between marketing materials and these Terms and conditions, these Terms and conditions shall prevail. The Organizer shall not be responsible for any graphic mistakes in any marketing/communication materials.

Art. 23. The Organizer does not bear any responsibility for any damages, losses or lost profits borne by a Participant or any third party in relation to the present Campaign.

Art. 24. If a certain provision of these Terms and Conditions is declared null and void, the other provisions remain valid to the extent that they can produce legal effects even in the absence of conditions declared null and void. As far as possible, the annulled conditions are replaced by another reasonable regulation, legally valid, which corresponds as much as possible to the purpose of the invalid provisions.

Art. 25. Participants may address their complaints related to this Campaign to any of the Organizer's contacts pointed in article 1 of these Terms and conditions. The Organizer shall reply to the request/claim no later than 7 business days.

Art. 26. For the cases not settled by the current General Terms and Conditions the provisions of Bulgarian law shall apply. Any dispute, contradiction or claim arising out of or relating to the performance, interpretation, application or termination of the General Terms and Conditions shall be governed by the parties through mutual concessions. If the parties fail to settle their relations out of court, the relevant Bulgarian court is competent to resolve the dispute, in accordance with the Bulgarian legislation.

Art. 27. These Terms and conditions for the Campaign "Celebrate woman's power with 50% off" are in effect as of 28th of February 2023.