

AWAS Prepaid Card - Terms and Conditions

Date of issue: 10.03.2021

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

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

This provisions of the Agreement regarding consumer rights, especially but not exclusively those regarding complaint management are governed by Lithuanian law. Other provisions of the Agreement are governed by Lithuanian law. Any legal terms implied by law will also apply to the Agreement. You may freely access a copy of the General Terms and the Card Terms and Conditions at any time by visiting dipocket.org/legal/cbom (the "Website").

Using the Card

The Card is a Mastercard prepaid bearer debit card:

- you can use it in certain stores that display the Mastercard Acceptance Mark all over Malta & Gozo and at Automated Teller Machines ("ATM") that display the Mastercard Acceptance Mark, for cash withdrawals,
- to activate it, you must follow the instructions provided with the Card; the Card will be valid until expiry date shown on the Card.

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

Your Card is not transferable and you agree not to permit any other person to use your Card.

Safeguarding the security of your Card

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

- not allow anyone else to use your Card,
- not reveal your PIN,
- delete the PIN from your mobile phone when you receive it,
- not write down your PIN,
- only release the Card to make a transaction at a merchant or ATM displaying the Mastercard Acceptance Mark.

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

- call us immediately on (+356) 203 41 7 41 so that we can block your Card,
- stop using the Card, card number or PIN immediately,
- if we ask, write to us within seven days to confirm the loss, theft or possible misuse at the following address: DiPocket UAB, Upės str. 23, 08128 Vilnius, the Republic of Lithuania.

If the Card is replaced, the Agreement, including the Tariff Table will continue to apply.

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

Complaints

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

- in writing by post to: Upės str. 23, 08128 Vilnius, the Republic of Lithuania;
- by phone, calling us on (+356) 203 41 7 41;
- in electronic form by using the contact methods provided on dipocket.org/en/contact.

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

If it is not possible to respond with a detailed, substantive reply within 24 hours of receipt of the complaint, a further communication will be provided within 5 Business Days. We will send our final response within 15 Business Days.

Handling of complaints is free of charge. The Parties agree that complaints shall be submitted, handled and responded in Lithuanian or English.

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

- Disputes. Application may be provided in three ways: 1) via the electronic dispute resolution tool E-Government Gateway; 2) by completing a consumer's application form and sending it to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, email pt@lb.lt; 3) submitting a free-form application to the Supervision Service of the Bank of Lithuania, Žalgirio g. 90, LT-09303 Vilnius, email pt@lb.lt. More information: <https://www.lb.lt/lt/daugiau-apie-gincius-su-finansiniu-paslaugu-teikeju>;
- Complaints. Information about the procedure for submission of complaints or requests is available on: <https://www.lb.lt/lt/kontaktai#group-464>. Complaints may be submitted to the Bank of Lithuania by post or email to either of the following addresses: Totorių g. 4, LT-01121 Vilnius, info@lb.lt, or Žalgirio g. 90, LT-09303 Vilnius, email pt@lb.lt.

In the event that you are still not satisfied with the final reply or no agreement was reached with DiPocket, you may refer the matter in writing to: 'The Office of the Arbitrator for Financial Services, First Floor, Pjazza San Kalcidonju, Floriana FRN 1530, Malta'. Further information may be obtained through the official website: www.financialarbitrator.org.mt; Freephone (local calls): 8007 2366 and Telephone: (+ 356) 2124 9245.

Tariff Table (EUR)

| | Fee |
|---|---|
| • Inactivity fee (monthly) | EUR 1.00 after card expiry date |
| • Physical Card replacement - lost, stolen or damaged | Please contact AWAS, EUR 30.00 per card replaced |
| • In-store purchases | Free of charge |
| • Online/contactless purchases | Not enabled |
| • ATM withdrawals - Malta | First ATM withdrawal per month – free of charge Any subsequent withdrawal – EUR 1.00 per transaction |
| • Balance inquiry at ATM | EUR 0.50 per inquiry |
| • PIN change at ATM | EUR 0.50 per change |

Limits Table (EUR)

Daily and monthly limits are applied to a given Card in a 24-hour period or over the prior 30 days and are subject to availability of funds on the Card.

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

| | Maximum transaction/daily/monthly limit |
|------------------------|---|
| • Load limit | Not applicable |
| • Purchases | 200/200/600 |
| • ATM cash withdrawals | 300/300/600 |