This agreement applies to a new client from the moment they accept it when registering in the System, and to existing clients from 1 January 2027. Until 1 January 2027, the General Payment Services Agreement continues to apply to clients who accepted it.

General Agreement for Private Clients

This General Agreement for Private Clients (General Agreement) establishes the general terms and conditions for the relationship between Paysera Network and you, the Client. It also serves as the foundational framework for accessing specific services provided by Partners under separate Supplements.

1. General provisions

1.1. This General Agreement is between Paysera Network (as defined in Clause 1.6) and you (the Client).

1.2. This General Agreement serves as the foundational framework for your relationship with the Paysera Network. It governs your registration in the System, creation of a Profile, and access to the technical infrastructure. Through your Profile, you may access various services provided by different Network Partners, including but not limited to Payment Services, Ticketing, Authentication, and Self-Service Terminals. This General Agreement does not govern the specific terms of those additional services. To use any Specific Service (whether licensed or non-licensed), you must accept the separate Service Supplement (e.g., the Payment Services Agreement for financial services, or the Ticketing Rules for event purchases) with the specific Partner providing that service.

1.3. This General Agreement is an important document that you must review carefully before registering in the System or using any services from Paysera Network. Please read these terms carefully before agreeing to them. This General Agreement and its Supplements explain the specific risks that may arise when using the System and provide guidelines for its safe use.

1.4. The Paysera Network acts as a gateway to various services. When you choose to use a specific service (such as Payment Services, Ticketing, Identity Verification, etc.), you enter into a direct contractual relationship with the specific Partner providing that service. In the event of a conflict, the terms of the specific Supplement shall prevail over this General Agreement regarding that specific service.

1.5. The provisions of this General Agreement that apply only to Users do not apply to you if you are not a User and are acting for business, commercial, or professional purposes.

1.6. Basic concepts of the General Agreement:

Acceptable Language – Any of the languages available in the System.

Business Day – A day when the Partner provides its services. The Partner may set different Business Days for different Services.

Client – A natural person who has registered in the System and created a Profile.

General Agreement – This General Agreement for Private Clients and any related conditions and documents (like Supplements, agreements, rules, or declarations), including information on the Partner's websites that is referenced in this General Agreement.

Infrastructure Services – Any service provided to you within the System (e.g., Profile management, App access) provided by the Paysera Network under this General Agreement.

Partner – a licensed member of the Paysera Network providing Specific Services under its respective licence.

Party – Paysera Network, the Partner or the Client.

Password (Passwords) – Any code you create in the System or that the Partner provides to you for accessing your Profile.

Paysera Network – Paysera joint activity partners acting under the Joint Action Agreement, represented for the purposes of this General Agreement by the Coordinator, Paysera Tech (acting as the authorised representative). Under this General Agreement, the Paysera Network provides the technical infrastructure, System access, and Profile administration that allows you to connect with specific Partners for various services.

Paysera Application – A mobile application for managing your Profile and Paysera Account (as defined in the Payment Services Agreement), installed on a mobile device.

Personal Data – Any information relating to an identified or identifiable natural person, as defined in Article 4(1) of Regulation (EU) 2016/679 (General Data Protection Regulation).

Profile – The account created when you register in the System, where your personal data is saved, a login name is created, and your rights in the System are defined.

Services – Infrastructure Services together with Specific Services.

Specific Services – Any service provided to you within the System (e.g., Payment Services, Ticketing, Authentication, Terminals) provided by specific Partners under separate Supplements.

Supplement – An agreement between you and a Paysera Network Partner (or the Paysera Network itself) for the provision and use of specific services. A supplement may be called an agreement, rules, a declaration, a plan, or something else. It is an integral part of this General Agreement.

System – The software solution on Paysera's web pages, developed by the Paysera Network to provide the Services.

User – A Client who uses the services under this General Agreement for purposes not related to their business, commercial, or professional activity.

2. Registering in the System and creating a Profile

2.1. To use Paysera Network services, you must register in the System. The Paysera Network or the Partner has the right to refuse to register a new Client based on significant grounds that it is not required or permitted to disclose.

2.2. When you register, a Profile is created for you. Your Profile is personal, and only you have the right to use it.

2.3. You may have only one Profile.

2.4. This General Agreement takes effect and is valid indefinitely once you register in the System, confirm you have read the terms, and agree to follow them.

2.5. Service Restrictions and Age Requirements.

2.5.1. Services are provided only to natural persons who meet the minimum age and legal capacity requirements applicable in your country of residence or to the specific Partner providing the Services. Specific age restrictions and conditions are published on the publicly available System page.

2.5.2. Use by Minors. If, under applicable laws, you are considered a minor (or do not have full legal capacity), you must provide written consent from your parents, guardians, or caretakers to use the Services. The Partner has the right to request such consent (including notarised confirmation) at any time.

2.5.3. Legal Restrictions. By registering, you confirm that you meet the age requirements applicable to you. If it is determined that you do not meet these requirements, the Partner has the right to immediately suspend the provision of Services.

2.6. You confirm that the data you provided during registration is correct. If you need to change or add data, you will only submit correct information. You are responsible for any losses that result from submitting incorrect data.

2.7. The Parties agree that you can confirm (sign) documents like agreements and consents electronically, including by signing with a stylus on a screen.

2.8. You will receive a notification confirming your Profile, the start of a new Service, or the renewal of a suspended Service. This notification will be sent to the email address you provided at registration or by SMS if you only provided a mobile number.

2.9. If you have provided incorrect data, you must correct it. If you have created multiple Profiles due to inaccurate data, you must notify the Partner so they can be merged into one Profile. If you do not comply with this requirement, your Profile and/or account(s) may be blocked, your transactions may be considered invalid, and your data may be transferred to law enforcement authorities if necessary.

2.10. You must, on your own initiative and without delay, inform the Partner of any essential change in the nature of your activity or the purpose of using the System and the Services.

2.11. Where you are unable to complete a standard identification procedure due to objective reasons (e.g., a confirmed disability), the Partner may offer an alternative identification method in accordance with the Partner's internal policies and AML requirements.

3. Remuneration for Services

3.1. If you fail to pay the Partner for services provided, you must pay 0.05% interest for each day the payment is overdue, upon the Partner’s demand, provided that the total rate of default interest shall not exceed the maximum rate permitted by applicable law.

4. Prohibited Activities and Compensation for Damages

4.1. When using the Services, you are prohibited from:

4.1.1. failing to comply with the terms of this General Agreement, its Supplements, and applicable laws;

4.1.2. violating the rights of the Paysera Network, the Partner or any third party to trademarks, copyrights, trade secrets, or other intellectual property;

4.1.3. providing false, misleading, or incorrect information to the Partner, or refusing to provide information or take other actions the Partner reasonably requests;

4.1.4. providing false, misleading, or incorrect information about the Paysera Network, the Partner or your cooperation with the Partner to third parties;

4.1.5. using the Partner’s services in a way that causes losses, liability, negative legal consequences, or damage to the business reputation of the Partner or third parties;

4.1.6. spreading computer viruses or taking other actions that could cause the System to malfunction, damage or destroy information, or otherwise harm the System, equipment, or information;

4.1.7. taking any deliberate action that could disrupt Partner’s services to you or others, or interfere with the proper functioning of the System;

4.1.8. having more than one Profile; registering a Profile under a fake name or someone else's name without a power of attorney; or registering using anonymous phone numbers or email addresses from third-party services;

4.1.9. providing services that are illegal or that contradict public order and moral principles;

4.1.10. connecting to the System anonymously (e.g., through public proxy servers), unless you are using a VPN with a static (permanent) IP address to ensure secure data transmission;

4.1.11. disclosing your Passwords to third parties or allowing others to use the Services under your name;

4.1.12. exploiting errors, loopholes, or discrepancies in the System or its parts for your own or a third party's benefit, and failing to report such errors to the Partner immediately upon discovery. If you discover any error in the System, you must immediately stop any actions related to the error and inform the Partner about it.

4.2. You must compensate the Partner for all direct losses, fines, and other monetary penalties the Partner incurs because you violated Clause 4.1 of this General Agreement.

4.3. You are responsible for and must compensate the Partner, other clients, and third parties for any losses they suffer because you violated this General Agreement or its Supplements while using the Services. If the Partner discovers your Profile was created with forged or false documents, the Partner will consider the minimum administrative cost to be 100 EUR (or the equivalent in another currency), representing a genuine pre-estimate of the costs of investigating and addressing such incidents, unless mandatory local law of your country of residence provides otherwise. The Partner has the right to deduct it from your account(s). The Partner will support claims for higher damages with written evidence. If the Partner detects signs of illegal activity, the Partner will report it to law enforcement authorities. If it is determined that you have gained a financial or other benefit by exploiting System errors, as described in Clause 4.1.12, the Partner has the right to deduct the unlawfully obtained benefit (funds or their equivalent) from any of your accounts without your separate consent, and you must compensate the Partner for any resulting losses.

5. Sending Notifications, Communication, and Client Consultation

5.1. You agree that the Partner can send you notifications by posting them on the Partner’s website, emailing them to the address you provided at registration, sending them by mail to your registered address, or sending an SMS if you only provided a mobile number. You agree that a notice sent by any of these methods is considered properly delivered. If notifications are not about a fundamental change to this General Agreement, they are considered received one Business Day after being posted on the Partner’s website or sent by email or SMS. Notifications sent by post are considered received five Business Days after being sent, unless you actually receive them later. Your messages (complaints, inquiries, or claims) are considered received on the day you submit them if sent between 8 a.m. and 8 p.m. in the time zone of the Paysera Network Partner providing the Specific Services to you. Messages submitted at other times are considered received at 8 a.m. in the Partner’s time zone on the next day.

5.2. If a single account is held by multiple people (e.g., joint account holders), the Partner has the right to send notifications to any one of them. The person who receives the notification is responsible for sharing it with the other account holders.

5.3. The Partner will inform you about amendments to this General Agreement at least 2 months in advance. The amendments will take effect 2 months after the Partner sends the notice to you by email or another method you chose during registration (such as post or an SMS with a link). The Partner will also publish information about amendments on the Partner’s website.

5.4. The 2 months notice period does not apply, and notices will be delivered as described in Clause 5.1, if:

5.4.1. this General Agreement is changed due to new mandatory legal requirements;

5.4.2. the prices for Services are reduced, or other terms are made more favourable for you;

5.4.3. a new service or part of a service is introduced, which you can choose whether or not to use.

5.5. Non-essential amendments are changes that do not reduce your rights or increase your liability. These include style and grammar corrections, rephrasing, moving a sentence or clause for better understanding, or adding examples. The 2 months notice period in Clause 5.3 does not apply to non-essential amendments; you are notified about them as described in Clause 5.1.

5.6. You must regularly check your email, other notification methods listed in your Profile, and the Partner’s websites at least once per Business Day to receive timely notifications about amendments to this General Agreement.

5.7. All communication between Parties must be in an Acceptable Language or the language in which this General Agreement was presented to you.

5.8. Direct marketing communications (such as newsletters, offers, and promotions) will be sent to you only if you have given a separate, active consent (opt-in) for this purpose. This consent is separate from the service-related notifications referred to in Clause 5.1, and you may use the Services without giving it.

5.9. You may withdraw your consent to direct marketing at any time, free of charge, using the unsubscribe link in each marketing message or in your Profile settings. Service-related notifications (Clause 5.1) do not include an unsubscribe option, because they are necessary for providing the Services and are not based on your marketing consent.

6. Amendments to the General Agreement

6.1. The Partner has the right to unilaterally change or add to the terms of this General Agreement by following the notification procedure in Article 5.

6.2. You do not have the right to unilaterally change or amend the terms of this General Agreement.

6.3. You can either agree to the changes or reject them by notifying the Partner before they take effect. If you do not notify the Partner that you disagree with the changes by their effective date, the Partner will consider you to have accepted them, and they will take effect on that date. If you notify the Partner that you do not agree with the changes, you have the right to terminate this General Agreement free of charge with effect at any time before the proposed changes take effect. Until such termination takes effect, the existing terms of the General Agreement will continue to apply.

6.4. Supplements to this General Agreement are amended according to the procedure set out in the respective Supplement. If a Supplement does not specify an amendment procedure, the amendment procedure in this General Agreement will apply.

6.5. The Partner and you may agree to additional conditions not covered in this General Agreement or its Supplements through a separate written agreement, which will become an integral part of this General Agreement. If you request it, the Partner will prepare a draft agreement and send it to you by email. If you agree with the draft, you must sign it and send a scanned copy back to the Partner. The Partner has the right to require you to send the original signed agreement by post. The agreement will take effect once the Partner has received the signed copy from you; the Partner's signature is not required, and the Partner is not obligated to send a signed copy back to you.

7. Termination of the General Agreement (Deleting the Profile)

7.1. The restrictions in this General Agreement and its Supplements are intended to protect the Paysera Network, the Partner, you, and other third parties from potential financial penalties, losses, or other negative consequences.

7.2. You have the right to terminate this General Agreement at any time for any reason by notifying the Partner in writing at least 30 calendar days in advance. Upon termination, any issues related to settling funds in your Paysera Account (if you have such) will be handled according to the Specific Services Agreement (e.g. the Payment Services Agreement). Termination does not prevent the Partner from completing, before your funds are paid out, any checks required by applicable law.

7.3. The Partner has the right to unilaterally terminate this General Agreement and its Supplements and stop providing services only for important reasons by giving you 2 months' advance notice as described in Article 5. In the notice of termination, the Partner shall provide the specific reasons and motives for the termination, unless disclosing such information is prohibited by applicable law. The Partner also has the right to terminate this General Agreement for reasons specified in the Supplements by giving you 30 calendar days' advance notice. If it becomes clear that you are using the Services to commit a criminal or illegal act, the Partner has the right to terminate this General Agreement with 5 calendar days' notice.

7.4. If this General Agreement is terminated, the Partner will deduct from your funds any money you owe the Partner for services and any fines, losses or other amounts the Partner has paid to third parties or the state due to your fault. If the funds in your account are not enough to cover these amounts, you must transfer the remaining balance to the Partner within 3 Business Days. If the Partner later recovers any of the amounts it paid to third parties, the Partner will return the recovered amount to you immediately.

7.5. Terminating this General Agreement does not release you from your obligations to the Partner that arose before the termination date.

7.6. Terminating this General Agreement automatically terminates all of the Specific Services agreements, subject to any mandatory notice periods, wind-down procedures, and consumer protections applicable to those Specific Services under applicable law or the relevant Supplement.

7.7. If you do not confirm your Profile and complete the client identification (including the initial identification) within the deadline set by the Partner, this General Agreement lapses (terminates automatically) and your unconfirmed Profile and any Paysera Account opened for you are cancelled. In such cases, the notice periods set out in Clauses 7.2 – 7.3 do not apply.

7.8. If you are a consumer, you have the right to withdraw from this General Agreement, and separately from any Supplement that constitutes a distance contract for financial services, within 14 calendar days (or 30 calendar days for personal pension operations) of the date of conclusion of the respective agreement, or of the day you receive its terms and conditions and the information required by law if that is later, without giving any reason, in accordance with applicable consumer protection laws and Directive (EU) 2023/2673. You may exercise this right using the withdrawal function (a “withdraw from contract here” button) provided in the online interface, or by an unequivocal statement (including the model withdrawal form). Upon receiving your withdrawal notice, the Partner shall promptly provide you with a confirmation of receipt on a durable medium, including the date and time of the withdrawal. The right of withdrawal does not apply where the Services have been fully performed at your request. If the Services have only been partly performed at the time you exercise your right of withdrawal, you shall pay an amount proportionate to the Services provided up to the time you informed the Partner of your withdrawal.

8. Confidentiality and Data Protection

8.1. The Parties agree to keep each other's technical and commercial information confidential, except for information that is publicly available. The Parties will not share this information with third parties without written consent from the other Party, unless required by law.

8.2. You agree that the Partner can manage your Personal Data to provide you with services and fulfil its other responsibilities under this General Agreement. The Parties guarantee the security of any Personal Data they receive while performing their duties under this General Agreement.

8.3. Data retention and protection are governed by the Privacy Policy, which is a Supplement to this General Agreement. You confirm that you have read and agree to follow it.

8.4. You must protect and not disclose any Passwords to third parties and prevent others from using the services on your behalf. If you fail to do so, whether intentionally or through gross negligence, you acknowledge that any access to your Profile and use of Services will be considered as done by you. In such cases, you are fully responsible for any resulting losses and must compensate others for their losses.

8.5. If you lose your Password or it is exposed to others without your or the Partner’s fault, or if a real threat to your Profile arises, you must change your Password immediately. If you cannot, you must inform the Partner immediately (within one calendar day) using the notification methods specified in this General Agreement. The Partner is not responsible for the consequences if you fail to inform the Partner.

8.6. Upon receiving your notification as described in Clause 8.5, the Partner will immediately suspend access to your Profile and stop providing services until a new Password is created.

8.7. The Partner reminds you that the email address and other tools (like your mobile phone) linked to your Profile are used for communication and identification. You must protect these tools and their login credentials. You are fully responsible for the security of your email password and any other instruments you use. The

Passwords are secret, and you are responsible for their disclosure and for all actions taken after a Password is used to access your Profile. The Partner recommends memorising your Passwords and not writing them down or entering them where others might see them.

8.8. The Partner has the right to share important information about you and your activity with law enforcement, government authorities, supervisory and regulatory bodies, tax authorities, and other financial institutions if required by applicable law, or to determine if this General Agreement or any laws have been violated.

8.9. You grant the Partner the right to take necessary measures, including making inquiries to third parties directly or through other service providers, to verify your identity and the accuracy of the data you submit.

8.10. Please note that the Partner acts only as a service provider for you and does not provide or offer any services to the recipient of your payment until they become a Client of the Partner.

8.11. The Partner has the right to record telephone conversations with you. The Parties agree that telephone conversations and messages sent by mail, email, or other means can be used as evidence in resolving disputes. By agreeing to these terms, you confirm that you understand and consent to the Partner recording phone calls with you or your representatives. The Partner also has the right to record and store other correspondence. You also have the right to record and store telephone conversations and other correspondence.

8.12. To protect the Partner's legitimate interests where you publish factually inaccurate information about the Partner in public information sources without first using the remedies in Article 10, the Partner may publish a factual correction or response, limited to information strictly necessary to correct demonstrably false statements and in accordance with applicable data protection laws.

8.13. Your Personal Data is processed and stored in data centres located in the European Union (including Vilnius and Frankfurt). Further details on data processing, storage periods, and your rights are set out in the Privacy Policy.

9. Liability of the Parties

9.1. Each Party is liable for all fines, penalties, and losses that the other Party incurs due to a violation of this General Agreement. The guilty Party agrees to reimburse the other Party for direct damages. In all cases, the Partner’s liability is limited as follows:

9.1.1. The Partner is only liable for direct damages caused by a direct and significant breach of this General Agreement on the Partner’s part, and only for damages the Partner could have foreseen at the time of the breach;

9.1.2. The compensation for losses caused by the Partner cannot exceed the average monthly fees you paid to the Partner over the last 3 months. This limit applies to all violations in the same month combined. If a 3-month average cannot be calculated, the compensation will not exceed 2,000 EUR (or the equivalent in another currency). This limitation does not apply to the Partner’s mandatory obligations under applicable payment services legislation;

9.1.3. In all cases, the Partner will not be responsible for your lost profits or income, loss of reputation, business interruption, or any other indirect losses;

9.1.4. The Partner’s liability limitations do not apply if they are prohibited by applicable law.

9.2. The Partner does not guarantee that the System will operate without interruption, as its operation can be affected by many factors beyond Partner’s control. The Partner will try to ensure the System runs as smoothly as possible but will not be responsible for consequences arising from malfunctions that are not the Partner's

fault.

9.3. If the System is unavailable for reasons within the Partner’s control, the Partner will not provide compensation if it was available for more than 99% of the total time, calculated as an average over at least 3 months.

9.4. The Partner is not responsible for periods when the Partner temporarily limits access to the System for no longer than 24 hours for repairs, improvements, or similar work, provided the Partner informs you at least 2 calendar days in advance.

9.5. The Partner is not responsible for:

9.5.1. losses you incur for failing to protect your Passwords or identification methods, or for the criminal actions of third parties using forged, illegal, or illegally obtained documents or data;

9.5.2. consequences arising from a third party interfering with the Partner’s ability to fulfil its obligations, if that interference is beyond the Partner’s control;

9.5.3. consequences that arise after the Partner legally terminates this General Agreement, cancels your Profile, or limits access to it, or after the Partner reasonably limits or terminates a part of the Services;

9.5.4. goods and services you purchase using Paysera, or for the failure of the other party in a transaction to comply with its terms;

9.5.5. The Partner’s failure to fulfil its contractual obligations if this failure was caused by the Partner fulfilling its legal duties.

9.6. You confirm that all your actions related to this General Agreement will comply with applicable law.

9.7. You are fully liable for the correctness of the data, orders, and documents you submit to the Partner.

9.8. A Party is relieved from liability for failing to comply with this General Agreement if it can prove that the failure was due to force majeure (unforeseeable, uncontrollable, and unavoidable circumstances), proven in accordance with the law. You must notify the Partner of a force majeure event in writing within 10 calendar days of its occurrence. The Partner will notify you of force majeure events by email or on the Partner’s websites.

10. Settlement of Disputes and Applicable Law

10.1. The Partner aims to settle all disputes with you amicably, promptly, and on mutually acceptable terms. In case of a dispute, the Partner encourages you to contact the Partner directly first. Disputes are resolved through negotiation.

10.2. You can submit a claim or complaint about the Services by email, by calling Client Support, or by sending a notification from your Profile.

10.3. Your complaint must include references to the circumstances and documents it is based on. If your complaint relies on documents the Partner does not have, you must provide them or their copies.

10.4. The Partner will review your written claim or complaint and provide a detailed, motivated, and documented response within 15 Business Days of receiving it. In exceptional cases, if the Partner cannot provide a final answer within 15 Business Days for reasons beyond the Partner’s control, the Partner will send you a temporary response explaining the delay and giving a new deadline. The final deadline will not exceed 35 Business Days. The Partner will send its response using the methods described in Clause 5.1, unless you request a different method.

10.5. The Partner’s review of your claims is free of charge.

10.6. If you are not satisfied with the Partner’s decision, you have the right to use other legal remedies to protect your rights. If a dispute cannot be settled amicably or through other out-of-court means, it will be resolved in the competent court and/or the competent authority of the country in which the Paysera Network Partner providing the Services to you is licensed. Where you are a consumer, you may also bring proceedings in the courts of your place of residence, and proceedings against you may be brought only there, in accordance with applicable law. Information regarding specific out-of-court dispute resolution bodies for each jurisdiction is provided in the respective Supplements or on the publicly available Partner Assignment List.

10.7. A detailed procedure for filing and processing claims is also provided in the Rules for Filing and Processing Client Claims (Complaints).

10.8. This General Agreement, its Supplements, and any matters not covered by them are subject to the laws of the country in which the Paysera Network Partner that provides the Services to you (and opened your Paysera Account, if you have one) is licensed. This applies even if a court in another country has jurisdiction over a dispute between you and the Partner. Where you are a consumer, this does not deprive you of the protection of the mandatory provisions of the law of your country of residence.

11. Final Provisions

11.1. Each Party confirms that it has all the necessary permissions and licences required by law to execute this General Agreement.

11.2. The titles of sections and articles in this General Agreement are for convenience only and should not be used to interpret its provisions.

11.3. Each Party is independently liable for its own tax obligations to the state and other entities. The Partner is not responsible for calculating or paying your taxes.

11.4. In all cases, the Partner acts as an independent party. The Partner does not control or take liability for the products and services you pay for using the Services. The Partner does not guarantee that a buyer, seller, or any other party will fulfil the terms of a transaction with you.

11.5. You do not have the right to assign your rights and obligations under this General Agreement to a third party without the Partner’s prior written consent. The Partner reserves the right to assign its rights and obligations to a third party at any time without your consent, provided that (a) it does not contradict the law, and (b) the assignee is capable of performing the obligations under this General Agreement to at least the same standard. The Partner will notify you of any such assignment.

11.6. If any provision of this General Agreement becomes invalid, the remaining provisions will stay in effect.

11.7. This General Agreement comes into force as described in Clause 2.4. You may save a copy of this General Agreement at the time of registration.

11.8. This General Agreement is available in the System in several languages. The language version of the General Agreement that applies to you is the one you were presented with at registration.

11.9. The links to the Partner’s websites provided in this General Agreement and its Supplements are an integral part of this General Agreement and apply to you from the moment you start using the relevant service.

11.10. Details of Paysera Network Partners: detailed information regarding the identity, office addresses, and licence details of each Paysera Network Partner are provided on the publicly available Partner Assignment List.