



## GENERAL TERMS AND CONDITIONS OF THE REVOLUPAY MULTICURRENCY PAYMENT ACCOUNT

The following general terms and conditions constitute the body of contracting the service offered by REVOLUPAY EP. - Payment Institution authorized by the Bank of Spain, registration number of Payment Entity 6900, with registered office in Sant Cugat del Vallés, 08174, Calle Vallespir, nº19, Floor 1 Module 2 and with CIF B-67233817 (hereinafter, "REVOLUPAY EP" or "*the Entity* ") to its user that are categorized or segmented indistinctly as Individuals or Companies, regulating the conditions - always in accordance with Royal Decree-Law 19/2018, of November 23, on services payment and other urgent measures in financial matters and the regulation that develops said standard (in hereinafter, the "RD for Payment Services") - which will govern the contracts signed between REVOLUPAY EP SLU and the natural or legal persons that make use of the "REVOLUPAY WALLET" application made available by the Entity (hereinafter, the "Application" or "App"), without prejudice to the Particular Conditions that in relation to each payment service may be agreed at any time by the parties involved.

### TERMS AND CONDITIONS COMMON TO ALL THE SERVICES PROVIDED BY REVOLUPAY EP.

#### 1. - INTERPRETATION.

The legal link created between REVOLUPAY EP and the individual will be included in a contract, either in person or online that hires its services (hereinafter, "*the Parties* "), understood to be collected in it:

(i) the wishes of both Parties, which are expressed solely, exclusively and completely through these General Conditions;

(ii) the service contracts that are signed by the Parties at any time through the REVOLUPAY EP platform;

(iii) and those annexes that the parties by mutual agreement decide to incorporate through the REVOLUPAY EP platform.

In case of contradiction between these General Conditions and the terms and conditions collected in the Particular Conditions that the parties may agree on in other documents, conditions individuals or contracts according to the payment operation that is intended to be always contracted,

The Particular Conditions will always prevail insofar as they contradict the General Conditions.

For these purposes, the Particular Conditions will be always adjusted to the services offered by REVOLUPAY EP for use by users; services that are detailed later in these General conditions.

#### 2. - SCOPE OF APPLICATION.

These Terms and Conditions apply to the contracting of products, services and operations of payment that REVOLUPAY EP, as a payment service provider, agrees with its customers, becoming be stated in the Particular Conditions that are signed for each contract, service or instrument of associated payment.



The Terms and Conditions constitute the General Conditions that apply to all services offered by the Application to individuals, consisting of the opening of payment accounts, income or withdrawal of funds from payment accounts, acquisition of payment transactions (including the receipt of payments through the Application, transfers or direct debits, from the VISA card REVOLUPAY EP or websites), and currency exchange. The entire regulatory body is constituted with the purpose is to provide a complete, comprehensive and transparent service in the field of User payments in RevoluPAY.

Together with the General and Particular Conditions, REVOLUPAY EP will publish for user the Informative document of commissions via digital and with annual periodicity where the information regarding the cost of services, differentiating by type of product / service.

#### 2.1 Process of contractual modifications.

Any contractual modification that affects the essential conditions of the services provided under its scope of application must be communicated reliably and sufficiently in advance of its validity through the digital channels established to the contract holder. User may communicate his resolution / cancellation always reliably and through the established digital channel. The entity will manage the cancellation / resolution by means of the sent coordinate (electronic signature of user).

#### 3. - CONSIDERATION OF INDIVIDUALS.

REVOLUPAY EP services under these Terms and Conditions are intended for use by natural persons who are going to make use of the REVOLUPAY EP payment platform for the acquisition of goods and services. Certain products and services may not be available or authorized in all jurisdictions or for all people / users, so they may be affected by regulations premises of the end user of the product. In this regard, if local regulation prevents it, the services can be limited.

Any User, natural person, who intends to make use of the services available through the REVOLUPAY EP must accept these General Conditions and the Policy of the Entity of Data Protection. Consequently, one should read and accept each other carefully before using the REVOLUPAY EP platform, having updated information about them on the webpage [www.revolupay.es](http://www.revolupay.es) and / or in the Application (access link to data protection- Policy of Privacy: <https://www.revolupay.es/privacy>)

#### 4. - ASSOCIATED CONTRACTS.

The contracts associated with the payment services indicated in the SECOND General Condition are all those that user, Individual, has subscribed or may subscribe in the future with REVOLUPAY EP (in hereinafter, the "Associated Contracts"), except for those that either of the Parties has agreed expressly exclude.

User, Individual, may request the exclusion of an Associated Contract from the Contract (see Condition General SECOND of this Framework Agreement) or, where appropriate, revoke the exclusion requested in due course, as well as in the Particular Conditions that are applicable in each specific case.



The ownership of the contract associated with the indicated payment services is UNIQUE, therefore, will correspond to a single natural person in whom the rights and obligations derived from the Contracts Associated with payment operations and that may be required by REVOLUPAY EP in the field of application of this Framework contract.

## 5. - ACCESS AND UNIQUE IDENTIFIER

By contracting the services of REVOLUPAY EP, and therefore accessing the REVOLUPAY EP Application, the individual or the company will access by means of a unique and regulated identifier in accordance with the regulations, to the services that you have subscribed to in your Contract and have mobile devices compatible with the applications developed by REVOLUPAY EP and, where appropriate, with the operational and available functionalities.

Prior to configuring access to the RevoluPAY EP Application and granting your Unique identifier, RevoluPAY EP will request the identification documentation, its own, sufficient and in force that comes to identify the natural or legal person who owns this contract, as well as the activity that it develops and its future operations, in accordance with the KYC process. To do this, the documentation provided by user and information will be requested. The correct validation of the documentation provided makes it possible to access the Unique identifier in accordance with current internal regulations and anti-money laundering regulations capital and terrorism prevention.

To be able to access its products and services through the Application, in general, or accept payments from other users of REVOLUPAY EP, it will be an essential requirement that user has accepted the current version of these General Conditions and Privacy Policy.

Additionally, the use that the individual makes of the products and / or services contracted with REVOLUPAY EP through these General Conditions, will be regulated by the provisions of the corresponding contracts for each product and / or service signed with REVOLUPAY EP in all matters not established in these General Conditions. Throughout the term of the contract, mechanisms of control and review of the identification of users that will allow maintaining the relationship in force, as well as the limits of the services available always, all in compliance with the regulations relative to KYC. To do this, the entity will check the duly documented identity of the holders in regarding its validity and regulatory compliance.

If from the periodic reviews it is determined that user does not have sufficient documentation current, REVOLUPAY EP will request the update of the documentation as soon as possible, being able to lower the limit of the service available in accordance with internal regulations or apply to the payment operations clause 13.2 "Blocked Operations" of this contract until its new validation. The lack of updating in the identification constitutes reason for termination of the contract, which user must be informed in advance and in a reliable way, clause 15 "RESOLUTION OF THE MULTI-CURRENCY PAYMENT ACCOUNT CONTRACTS".

All products and services provided by REVOLUPAY EP are subject to the legislation in force and are under the supervision of the Central Bank of Spain and other regulatory bodies.



## 6. - MULTICURRENCY: CONSENT AND AUTHORIZATION OF PAYMENT ORDERS.

Payment operations authorized in the scope of these Terms and Conditions may be defined in the currency determined by the parties, therefore, which is constituted as a Multicurrency account. The determination of the currency will be governed by the acceptance of the currency selection on wallet module contained in the Multicurrency Wallet itself called Multicurrency Wallet Module.

Payment operations will be understood to be authorized by User when he has given the consent to its execution.

It will be understood that said consent has been granted when:

- i) User accepts these Terms and Conditions.
- ii) The actual order for the execution of the operation has been issued by user through letter addressed to REVOLUPAY EP; or,
- iii) User has used any Payment Instrument (understood as "Payment Instrument Payment "any personalized device, and / or set of procedures agreed by REVOLUPAY EP and user, and used by the latter to initiate a payment order); or,
- iv) User has communicated to REVOLUPAY EP, through any means, their agreement with payment operations initiated or carried out by third parties, already prior, simultaneous or after its execution.

Prior to creating the payment order, user will select the currency in which it will be created the payment order.

Always and in any case, user's payment orders must include the unique identifier of the beneficiary of destination of said order, understanding by such unique identifier your User ID for REVOLUPAY EP, as well as the currency in which the transaction is carried out.

## 7. - RETURN, REVOCATION OR WITHDRAWAL OF CONSENT.

As a general rule, an Application User who purchases a product or service offered by the app you will not be able to revoke a payment order after being received by REVOLUPAY EP, except that,

In accordance with article 52 of the RD on Payment Services:

- i) In the event that the time of receipt corresponds to a date previously agreed between user who initiates the order and REVOLUPAY EP, the former may revoke the order payment no later than the end of the business day prior to the agreed day.
- ii) In the cases of direct debits, user may revoke a payment order at the end of the business day prior to the day agreed for the debit of the funds in your payment account;



Once these deadlines have elapsed, the payment order may be revoked only if it is so would have been agreed between user and REVOLUPAY EP, expressly and in each of their Associated Contracts (that is, through the Particular Conditions adapted to each service offered).

iii) In the cases of direct debits, the consent of user will also be necessary.

On the other hand, according to article 48.1 of the RD on Payment Services, a user of the payment platform REVOLUPAY EP has the right to obtain, with a value date no later than that of the debt, the return of the total amount corresponding to authorized payment operations, initiated by the beneficiary or through it, that have been executed provided that the following conditions are satisfied:

(i) that the authorization did not specify, at the time it was given, the exact amount of the payment transaction;

(ii) that the amount exceeds what user could reasonably expect considering the above spending guidelines, the terms of the framework contract and the circumstances pertinent to the case (in this second case, and in accordance with article 48.3 of the RD of Payment Services, user could not invoke reasons related to the change of currency when the reference exchange rate agreed with REVOLUPAY has been applied.)

The conditions and terms of return will be governed by the provisions of article 49 of the RD of Services Payment, in such a way that a user may request a refund for an authorized payment operation initiated by or through it, for a period of eight weeks from the date of debiting the funds to your account.

In any case, in accordance with the possibility established in article 48.4 of the RD of Services of Payment, user will not be entitled to reimbursement of a payment transaction initiated by a beneficiary or in the following cases:

(i) when user has given their consent for the payment operation to be executed directly to REVOLUPAY EP;

(ii) and when, where appropriate, REVOLUPAY EP or user beneficiary of the debt had provided or made available to user, in the agreed manner,

information regarding the future payment transaction at least four weeks in advance in advance of the scheduled date.

Without prejudice to the provisions of the preceding paragraph, and in accordance with articles 48.2 and 49.2 of the RD of Payment Services, user will have an unconditional right to return the debts domiciled (which may not be denied) within the aforementioned terms.

## 8. - RECEIPT OF AN OPERATION.

Payment orders issued by user, regardless of whether the instruction has been issued directly by him or indirectly through a proxy, prior to 12:00 on a day business day, they will be understood as received by REVOLUPAY EP that same business day.



In the event of the order was issued either at 12:00 hours or later than one business day, or it is issued on a non-business day, said order will be understood to have been received by REVOLUPAY EP the following business day.

It will be understood by "business day" on all occasions this expression is used in this document Terms and Conditions, every day of commercial opening of REVOLUPAY EP, for the necessary purposes for the execution of a payment transaction. "Non-working days" will be considered all those that were not "Business days" as defined above.

#### 9. - REJECTION OF OPERATIONS.

REVOLUPAY EP may only reject payment transactions for objective reasons, duly justified. In case of rejection of the operation, REVOLUPAY EP will notify user of the reasons for such rejection and the procedure to rectify possible errors of fact that have been the origin of the mentioned rejection, unless such notification is not possible due to legal imperative.

Whenever possible, and this operational modality can be integrated because user has a unique identifier and an account on the REVOLUPAY EP platform, the operation will be executed, and deposited the payment amount in the funds custody account of REVOLUPAY EP. User will be duly informed, by the established means, that the operation has been executed in the manner previously described, and therefore that the amount of the operation has been deposited in the account of custody of funds, in which it will be duly stated which funds are attributable to said User for reasons of its operations. All this, in order that user can include data for future orders.

#### 10. - NOTIFICATION OF UNAUTHORIZED OPERATIONS OR EXECUTED PAYMENT OPERATIONS INCORRECTLY.

If user becomes aware that an unauthorized payment operation has occurred or that this has been executed incorrectly, you must inform REVOLUPAY EP immediately.

Such communication must be made within a maximum period of one (1) month from the date of the debit or the deposit.

REVOLUPAY EP will immediately return to user the amount of the unauthorized operation and, where appropriate, will restore in the payment account in which said amount has been owed to the state that would have existed if the unauthorized payment transaction has not been carried out.

However, user will bear the losses of unauthorized payment operations in the following cases:

i) User will bear any amount of loss in case they result from the use of a lost or stolen Payment Instrument (except if the loss is after the communication by user to REVOLUPAY EP of the loss or theft referred to in the section corresponding to user's obligations in the specific Contract formalized between the parties);

ii) User will bear the total of the losses in case the operation is the result of fraudulent actions or deliberate breach or gross negligence, of one or more of its obligations relating to their



payment instruments, as indicated in section of the obligations of user in the contract between the parties

#### 11. - INTEREST, COMMISSIONS AND EXPENSES: THE INFORMATION DOCUMENT ON COMMISSIONS.

The charges and credits generated by the different payment operations, as well as interest on debt balances, and the corresponding commissions and expenses will be recorded in the MULTICURRENCY payment account associated with the acceptance of this contract, in accordance with the exchange rate in force and visible prior to the Currency exchange in the Multicurrency selection app module of the RevoluPAY Wallet.

Likewise, digitally and on an annual basis, user will receive information related to commissions, interests and expenses generated in the Informative Document of Commissions.

#### 12. - EXECUTION PERIOD AND VALUE DATE.

##### 12.1. Area of application.

As many payment operations as are carried out by user through REVOLUPAY EP in the currency that selected by user in the Multicurrency wallet module will be covered by the stipulations contemplated in these terms and conditions, accepted prior to the execution of any payment order or transaction.

##### 12.2. Availability and value date.

For the purposes of the provisions of this Framework Agreement, “value date” will be understood as the time used by REVOLUPAY EP to charge your payment account enabled for the service.

It will be applicable to the payment orders made by user or of which user is the beneficiary, the following regime regarding the availability of funds and the date of value:

i) When user enters a payment account through the mechanisms enabled, in the currency designated of that account, you will be able to have the amount deposited from the same moment in that the deposit takes place, in the same designated currency. The entry value date will be the day on which it takes place;

ii) REVOLUPAY EP will ensure that the amount of the payment transaction ordered by user be credited to the designated account, at the latest at the end of the business day following the moment of receipt of the payment order by REVOLUPAY EP, in accordance with the provisions regarding the receipt of payment orders in these Terms and Conditions.

The value date of the charge in user's payment account will not be, in any case, prior to the moment in which the amount of the payment transaction is charged to said account.

This regime will be applied to all those operations whose payment or debit takes place in accounts of MULTICURRENCY payment maintained by user in RevoluPAY EP.



### 13. - PAYMENT INSTRUMENTS.

#### 13.1. Applicable regime

How many Payment Instruments are provided by RevoluPAY EP to user, at his request, will be subject to the regime provided in these Terms and Conditions and to the provisions of this clause 13.

#### 13.2. Blocked Operations.

REVOLUPAY EP may block the use of a Payment Instrument for objective justified reasons related to the security, the suspicion of its unauthorized use or fraudulent.

REVOLUPAY EP will inform user, by the means it deems appropriate for this purpose, of the blocking of the Payment Instrument and the reasons for it, if possible prior to said blocking and otherwise, immediately after it, unless the communication of such information is compromised for objectively justified security reasons or is contrary to any normative provision.

REVOLUPAY EP will unlock the Payment Instrument or replace it with a new one once they have the reasons for the blockade no longer exist. User may request the unlocking by writing that will make REVOLUPAY EP.

REVOLUPAY EP, in the cases in which it considers that there are objectively justified causes in the that user's behaviour is indicative of an irregular action or illegitimate use, or a misuse of the systems, or contrary to the indications of the entity, that is, when REVOLUPAY EP determines that it is not in accordance with the good end of the operations or operational traffic, it may give for cancelling the services contracted in a unilateral, reasoned and informed manner regarding user that will be duly warned, as well as will inform the Administration / authority competent the actions that have given rise to these suspicions, if they could be constitutive of crime, under the terms established by current legislation.

#### 13.3. Obligations of user.

In addition to how many obligations are included in the other contracts signed with REVOLUPAY EP relating to the Payment Instruments owned by user, user must comply with the following obligations:

- i) Take all reasonable measures to protect personalized security features relating to your Payment Instrument.
- ii) To ensure a use of the payment instrument in accordance with the good end of commercial operations or commercial traffic, as well as its proper use in accordance with the indications always provided by REVOLUPAY EP.
- iii) In the event of loss, theft or unauthorized use of any of your Instruments of Payment, notify REVOLUPAY EP without delay, as soon as it becomes aware of it, in its case, through any other means referred to in the particular regime applicable to the corresponding Payment Instrument, as stated in the contracts signed by REVOLUPAY EP and user relating to it.



#### 13.4. Obligations of REVOLUPAY EP.

REVOLUPAY EP undertakes, in relation to the Payment Instruments owned by user, as following:

i) Refrain from sending user Payment Instruments that have not been requested by him, except in the event of a Payment Instrument already delivered must be replaced by any causes, including the incorporation to said instrument of new functionalities not expressly requested by user.

ii) Prevent any use of the Payment Instrument once user has notified of its loss, theft or unauthorized use.

iii) To protect the proper use of the payment instrument in accordance with the proper use and good end of the operations, as well as their appropriate applicability by user.

iv) Always provide telematically in the devices enabled for this purpose and in a free the following information:

I. A reference that allows user to identify each operation, operation ID of payment and, where appropriate, information regarding destination / beneficiary.

II. The amount of the payment transaction and the currency in which it was debited from the payment of the customer who authorized the operation in the currency used for the payment order;

III. The amount of any expenses of the payment transaction and, where appropriate, the corresponding breakdown of said amount, provided that the expenses are paid to REVOLUPAY EP.

IV. If applicable, the exchange rate used in the payment transaction, if any, and the amount of the payment transaction after said currency conversion will be the value date of the debit or the date of receipt of the payment order, always being the one published with prior to the acceptance of the payment transaction.

#### 14. - LIABILITY FOR NON-EXECUTION OR DEFECTIVE EXECUTION

In the event of user initiates a payment order, REVOLUPAY EP will be liable to user for the correct execution of the operation until the moment the amount is credited to the account designated. In such case, if the order was not executed or was defectively executed, REVOLUPAY EP will return to user the amount corresponding to the operation and, where appropriate, will restore the balance of the MULTICURRENCY payment account to the situation in which it would have been had the faulty operation.

In the event of user is the beneficiary of a payment order initiated by a third party, REVOLUPAY EP will be responsible to user for the correct execution of the operation from the moment his amount is credited to the REVOLUPAY EP account.

From that moment on, if the order was not executed or was defectively executed, REVOLUPAY EP will make the amount corresponding to the operation available to user.



In such case, if the order was not executed or was defectively executed due to causes attributable to REVOLUPAY EP, it will immediately reiterate the payment order, correctly. Likewise, REVOLUPAY EP will ensure that, once the amount corresponding to the payment transaction has been credited to your account, such amount is available to user immediately after the payment is made.

The described liability regime will not apply in the event of exceptional circumstances and unforeseeable events outside the control of REVOLUPAY EP, the consequences of which would have been inevitable despite all efforts to the contrary.

#### 15. - TERMINATION OF MULTI-CURRENCY PAYMENT ACCOUNT CONTRACTS.

REVOLUPAY EP may unilaterally terminate this framework contract of the Multicurrency payment account, without prejudice to the provisions of RD on Payment Services, when any of the following is fulfilled terms:

- a) That the user has deliberately used the account for illegal purposes.
- b) That no transaction has been carried out on the account for more than 24 consecutive months.
- c) That the user to obtain the basic payment account, has provided incorrect information when, had you provided the correct information, you would not have been entitled to that account.
- d) That the user does not have legal headquarters in the European Union and does not provide the documentation requested by REVOLUPAY EP.
- e) That the user has not provided the documentation or information required during the relationship business, determining the impossibility of applying due diligence measures or other Obligations provided for in Law 10/2010, of April 28.
- f) Due to misuse of the systems owned by the entity. Systems operations are defined by REVOLUPAY EP in attention to good use and good practices in their systems. If misuse by user is detected, is warned, and he will continue in his performance, REVOLUPAY EP may unilaterally block the operations, advance the liquidation and cancel the contract between the parties. If it corresponds to the first operation incorporated in the system, the contract will be considered void due to lack of perfection.

If REVOLUPAY EP terminates the contract for a basic payment account for any of the reasons mentioned in letters b), d) or above, will notify user, at least two months before the resolution is effective, the reasons and justification for the termination. If I resolved it for stated reasons in letters a), c) or f), the resolution will be effective immediately and, in the case of letter e) f), without need for justification.

#### 16. - GENERAL VALUATION RULES.

Together with this contract, the general valuation rules applicable to the operations of charge and credit in active and passive accounts.



## 17. - PERSONAL DATA

The regime applicable to personal data provided by user for the formalization of any contract, as well as those previously provided and how many others are supplied for the maintenance and development of contractual relationships with REVOLUPAY EP will be governed by the provisions of the privacy Policy of the company. Information contained in:

<https://www.revolupay.es/privacy>

Data portability. Right to the portability of user's own data.

1. User shall have the right to receive the personal data concerning him/her and which he/she has provided to a data controller.
2. When exercising his right to data portability, the user shall have the right to have personal data transmitted directly from controller to controller where technically possible.
3. Such right shall not apply to the treatment that is necessary for the fulfilment of a mission carried out in the public interest or in the exercise of public powers conferred on the person responsible for the treatment.
4. This right will not negatively affect the rights and freedoms of others, in which case Revolupay will reserves the option not to apply the right to portability.

Whenever user requests portability, in the terms defined in the previous section, RevoluPAY will attend the request informing the client of the acceptance, deadline for completion, cancellation of account and period in which such portability will be executed.

## 18. - REVOLUPAY USER CLAIMS.

For the resolution of incidents, user may present an incident in customer service of REVOLUPAY EP, in the case of not being satisfied, you can file a complaint or claim in writing addressed to the REVOLUPAY EP Customer Service ([Calle Vallespir, 19, 1. Module 2. 08174 - SANT CUGAT DEL VALLES, BARCELONA](#)), in accordance with the Operating Regulations of the aforementioned Service, and prior to filing a complaint or claim under the procedures that the competent authorities have established and which will be reported in general on their website.

Information contained in: <https://www.revolupay.es/claim>

Filing a complaint or claim with the Customer Service constitutes a prior instance that must be given to be able to present your complaint or claim to the competent authorities, in the event of the response of the aforementioned REVOLUPAY EP Service is not satisfactory for user, or that said response is not issued in time by the Service, it will proceed to continue for the procedure contemplated in the regulator.



## 19. - LEGISLATION.

This Framework Contract, in its condition of General Contracting Conditions, as well as the Particular Conditions, annexes and Associated Contracts that may be signed by the Parties in each case will be subject to Spanish legislation.

Contractual relationships will be governed by Spanish legislation and mandatory regulations in Spain. Any provision contained in this Framework Agreement in contradistinction to the Applicable legislation, especially in relation to payment services regulations, will be void, although this will not impede the validity of the rest of the content of the contract established and that the parties will formalize conveniently.

The entire Framework of mandatory compliance by the applicable regulatory regulations regarding services payment will apply to the relationship between user and REVOLUPAY EP.

User expressly accepts that the validity and execution of his Framework Contract, is submitted in all moments to the current Spanish regulations, as well as, as applicable, to the Circulars and Instructions from the Bank of Spain, National Securities Market Commission, SEPBLAC or any other national or international administrative authority related to the object of the contractual relationship of the Parties, understanding that this Framework Contract is modified as necessary to adapt the performance and operation of REVOLUPAY EP to the standards and instructions listed below, as well as any others that could modify or replace them.

## 20.- COMMUNICATIONS AND COPIES of THE CONTRACTS BETWEEN THE PARTIES.

User can obtain from REVOLUPAY EP digital access to a copy of the general conditions of any of its contracts, including the general valuation rules applicable to the operations of charge and credit in active and passive accounts that are attached to them as well as the document informative of commissions and essential information regarding the terms and conditions of the Services are available to user on the REVOLUPAY EP website: [www.revolupay.es](http://www.revolupay.es), to facilitate their inquiry at any time.



ANNEX 1.- List of the most representative services associated with a payment account.

- **Account Maintenance Definition Service:** The entity manages the account so that the client can operate with it.
- **Issuance and maintenance of a debit card:** The entity facilitates a payment card associated with the customer's account. The amount of each of the operations carried out with the card are charged directly and in full to the customer's account.
- **Issuance and maintenance of a credit card:** The entity facilitates a payment card associated with the customer's account. The total amount corresponding to the operations carried out with the card during a period agreed time is fully or partially charged to the customer's account in the agreed date. In the credit agreement formalized between the entity and the client determines if interest is applied for the amounts arranged.
- **Tacit overdraft:** The entity makes funds available to the client who exceed the available balance in your account. There is no prior agreement between the entity and customer.
- **Transfer:** Following the client's instructions, the entity transfers funds from the customer's account to another account.
- **Standing order:** Following the client's instructions, the entity carries out periodically transfers of a certain amount from the account of the client to another account.
- **Withdrawal of cash on debit by card at ATMs.** The customer withdraws cash from his account through an ATM of another entity, by card, on account of the available balance.
- **Withdrawal of cash on credit by card at ATMs.** The customer withdraws cash through an ATM of your entity or another entity, by card, when the funds are covered by a credit line credit open to the client and regardless of the balance available in the bill.
- **Alert service (SMS, e-mail or similar).** The entity submits information on movements made in the client's account by SMS, mail electronic or other similar technology.
- **Negotiation and clearing of checks.** The entity carries out the procedures timely to obtain the cashing of a check.
- **Return of checks.** The entity performs acts caused by the lack of payment of a check from another entity.
- **Currency exchange:** The entity changes fiat currency at the exchange rate previously informed to the client and with his acceptance.



ANNEX 2.- Informativo document on commissions.

<b>Service list and sub-rubrics</b>
<b>General account services</b>
Account maintenance
<b>Payments (excluding cards)</b>
Transfer
Standing order
<b>Cards and cash</b>
Issuance and maintenance of debit card
Issuance and maintenance of debit card.
Withdrawal of cash on debit by card at ATMs.
Withdrawal of cash on credit by card at ATMs.
<b>Other services</b>
Currency exchange.

REVOLUPAY. November 2021