

Getsby Non-Reloadable Card Terms and Conditions

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This card is a Mastercard prepaid card ("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. For customers who registered the Card, the Agreement is supplemented by and applies with the General Terms and Conditions. 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 Dutch law. The 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 Conditions and the Card Terms and Conditions at any time by visiting <https://getsby.dipocket.org> (the "Website").

Using the Card

The Card is a Mastercard prepaid bearer debit card and you can:

- use it worldwide in stores that display the Mastercard Acceptance Mark – provided you enroll it first in Google Pay or Apple Pay wallets, or in any online store,
- block and unblock the Card at any time
- redeem any unspent funds left on your Card via bank transfer in EUR to a bank in SEPA region.

A registered Card is automatically registered for Mastercard Identity Check, to enhance security. When using your Card for online purchases, you may be required to enter on the merchant site a code (the "Code") that will be sent to your mobile phone number.

If you use the Card for purchases in a different currency, the purchase amount will be converted to EUR at the applicable rate and charged to you in EUR. The amounts will be converted by Mastercard on the date they process the transaction, using the exchange rate they use for all such currency conversions, available at: mastercard.us/en-us/consumers/get-support/convert-currency.html. Tariff Table and Limits Table apply.

The Agreement with you and your Card will be valid until the Card expiry date, which can be viewed on the Website after logging in. After the Card expiry date you must not try to use it. After the Card expires you can ask us (within 6 years) to transfer any whole unspent funds left on your Card to a bank account indicated by you.

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 or the Code (only available to registered customers),
- only release the Card, card number, PIN or the Code to make (or try to make) a transaction with 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:

- block the Card immediately calling us on +370 5 208 4858 (we have a 24-hour service) 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.

Please note, loss of the Card and your notification to DiPocket may result in the termination of the Agreement if at the time of your request for a replacement, none is available. 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:

1. in writing by post to: Upės str. 23, 08128 Vilnius, the Republic of Lithuania;
2. by phone, calling us on +370 5 2084858
3. in electronic form by using the contact methods provided on <https://getsby.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.

You may be able to refer your complaint to the Financial Ombudsman Service (Bezuidenhoutseweg 151, 2594 AG Den Haag) if you are not satisfied with the way your complaint has been managed, or if your complaint has not been investigated within 30 days following its receipt. For further details on your rights as a consumer please refer to: www.nationaleombudsman.nl.

Tariff Table (EUR)

	Fee
• Issuance fee	Free of charge
• Monthly card service fee	Free of charge
• Card replacement fee	NA
• In-store/internet purchases	Free of charge
• ATM withdrawals	Transaction not allowed
• Money transfers	Transaction not allowed
• Foreign currency conversion fee	2.00% of spend

Limits Table (EUR)

Daily and monthly limits are applied to a given Card in a 24 hours 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.

Worldwide for registered Customers (requires EEA registered address)

	Maximum transaction/daily/monthly limit
• Load limit	1000
• Purchases	1000/1000/1000
• ATM cash withdrawals	Transaction not allowed

Managing your Card

Use the Website, logging into your Card profile to:

- View your Card balance
- View transaction history
- View Card PIN
- View Card number and validity (e.g. to make a purchase on the Internet)
- Access a copy of the Agreement (General Terms and Conditions and Card Terms and Conditions).