GENERAL TERMS AND CONDITIONS FOR WORLDLINE GLOBAL ONLINE PAYMENTS

(October 2026)

1 Background, etc.

1.1 These General Terms and Conditions form part of the Agreement (as defined below) between Bambora AB, company registration no. 556233-9423, ("**Worldline Nordics**") and the merchant as described in the application (the "**Merchant**").

1.2 Worldline Nordics and the Merchant are hereinafter jointly referred to as the "**Parties**" and individually as a "**Party**".

1.3 Worldline Nordics is a payment institution, which has a license to provide payment services and is under the supervision of the Swedish Financial Supervisory Authority (Sw. *Finansinspektionen*).

Worldline Nordics provides card acquiring transactions ("**Acquiring**") and thereto ancillary services including the Worldline Global Online Payments ("**GoPay**").

1.4 These General Terms and Conditions govern the provision of Acquring and GoPay any applicable and selected additional payment services in connection therewith:

a) **Alternative Payment Methods (APMs)** – direct payment via APMs provided by individual suppliers. Worldline Nordics enables the Merchant to access and offer a selection of APMs through GoPay. The APMs are specified in the Agreement. The Merchant may add further APMs offered by Worldline Nordics from time to time; and

b) **Dynamic Currency Conversion (DCC)**.

1.5 The Agreement consists of the Definitions, the Common Provisions, Processing Terms and several sets of Special Terms and Conditions. Each part applies to the extent it is relevant to the Payment Services selected by the Merchant.

1.6 In case of any discrepancies between the documents constituting the Agreement, the following order of priority shall apply (all as defined below); 1) the Regulations; 2) Processing Terms, 3) the Special Terms and Conditions; 4) the Common Provisions; and 5) the Instructions.

2 Definitions

In the Agreement, save where the context otherwise requires, the singular includes the plural and vice versa and reference to any gender includes a reference to all other genders. Definitions can also be found elsewhere in the Agreement.

Account Data	shall have the meaning set forth in the Payment Card Industry Data Security Standard – Requirements and Testing Procedures, version 4.0 (March 2022).
Agreement	means the Merchant's application for Payment Service(s); Worldline Nordics´ written grant of the application; these General Terms and Conditions as updated from time to time; any changes to the Agreement communicated as set out in Sections 5.2 and 14.1; and any applicable Instructions in force from time to time and appendices (if any) which are expressly stated to form part of these General Terms and Conditions and/or the application and any supplement to the General Terms and Conditions.
Alternative Payment Methods or APM	means the alternative payment methods that the Merchant may access and offer through GoPay, as further described in the Special Terms and Conditions for Payment via Alternative Payment Methods.
APM Contracting Party	Means, in respect of a given APM, the third party with which the Merchant has the contractual relationship for that APM, as set out in the Special Terms and Conditions for Payment via Alternative Payment Methods.
Business Day	means a day (excluding Saturdays and Sundays) on which banks are open for general business in Sweden.
Card	means a card or another form of payment instrument correctly issued by an authorised and/or licensed card issuer, bearing a trademark of a card type which the Parties have agreed shall be covered by the Agreement. The agreed trademarks and card types are set out in the application or otherwise agreed from time to time.
Cardholder	means a natural person in whose name a Card has been issued.
Card Information	means information embossed or printed on the front or back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology.
Card Scheme	means the Card Scheme(s) agreed and listed in the application or otherwise agreed from time to time.
Chargeback	means any claim for the return of funds to a Cardholder, issuer of a Card or Merchant related to a Transaction as

	applicable (irrespective of the reason for such claim) in accordance with the Regulations.
Collateral	means all the Merchant's present and future rights, title and interest in: a) the aggregate amount of all proceeds, including any claim the Merchant may have against Worldline Nordics with respect to any proceeds, derived from the sale of Merchant's goods or services to Cardholders, as held from time to time by Worldline Nordics on behalf of the Merchant (Sw. *redovisningsmedel*) on any client fund account or otherwise pursuant to the Agreement, and/or b) the Security Deposit, if any.
Dynamic Currency Conversion or DCC	means the functionality that allows the Cardholder, when making a payment to the Merchant, to have the transaction amount converted into the currency in which the Cardholder's Card account is billed, instead of the currency in which the Merchant prices the relevant goods and services.
Designated Account(s)	means the account(s) for payment under the Agreement established and maintained by the Merchant at financial institution(s) acceptable to Worldline Nordics and set out in the application.
Documentation	means the repository located at https://docs.direct.worldline-solutions.com/en/ as updated from time to time.
Financial Exposure	means the risk for a Chargeback, a Recourse Claim or any other amount becoming payable by the Merchant which Worldline Nordics may be unable to recover.
Force Majeure Event	shall have the meaning ascribed hereto under Section 10 in the General Terms and Conditions.
General Terms and Conditions	means these general terms and conditions which are published on https://support.worldline.com/sv-se/home/merchants/agreements/terms-and-conditions as updated from time to time.
Instructions	means the instructions and operational routine descriptions issued by Worldline Nordics in writing from time to time, available at https://support.worldline.com/sv-se/home/merchants/agreements/terms-and-conditions, to the Merchant pursuant to the Regulations or otherwise for the purposes of the services provided under the Agreement.
Intellectual Property Rights	means all copyright (including the right to computer programs, source codes, object codes and algorithms), trademarks, design rights, patent rights, inventions, know-

how and other intellectual and/or industrial property rights under the Agreement.

Local Law	means applicable laws and regulations of the country where the Merchant is established or domiciled.
Merchant	means the company which is granted connection to Worldline Nordics´ Payment Services under the Agreement.
Merchant Services Privacy Notice	means Worldline Nordics' applicable private notice for Merchant Services, currently available at https://support.worldline.com/content/dam/support-worldline/local/sv-se/documents/Merchant_Services_Privacy_Notice.pdf, as may be amended, updated, or replaced by Worldline Nordics from time to time.
Merchant Users	means any individual authorised by the Merchant to access the Worldline Account, whether with different access levels, roles or permissions.
Partner	a third party that has entered into a partner agreement with Worldline Nordics under which that third party is assigned certain responsibilities in connection with Worldline Nordics' relationship with the Merchant.
Payments Act	Swedish Payments Services Act (Sw. *Lag 2010:751 om betaltjänster*).
Payment Default	means a failure by the Merchant to pay on the due date any amount payable pursuant to a Recourse Claim or any other amount payable by it under the Agreement at the place and in the currency in which it is expressed to be payable.
Payment Services	means the payment services governed by the Agreement as applicable and selected by the Merchant, i.e. GoPay (including APM and DCC and any other payment service made available through GoPay from time to time); and Acquiring in connection with GoPay.
Payment Services Provider, PSP	means an entity that provides technical solutions and services for handling authorizations and/or Transactions and/or Chargebacks, operating as a subcontractor to, or on behalf of, the Merchant.
Pledge	the first priority pledge over the Collateral created under or pursuant to the Agreement.
Processing Terms	means applicable personal data processing terms, currently available at

	https://support.worldline.com/content/dam/worldline/local/sv-se/documents/Processing_Terms_2025.pdf, as may be amended, updated, or replaced by Worldline Nordics from time to time.
PSPID	A unique, non-modifiable identifier for the Worldline Account of the Merchant, chosen by the Merchant when creating the account to access the GoPay service. The PSPID is used by Worldline Nordics to identify the Merchant and must consist of no less than five (5) characters and no more than fifteen (15) characters.
Recourse Claim	means any claim of Worldline Nordics against the Merchant in respect of any (i) Chargeback, (ii) refund, (iii) rejected, fraudulent, reversed or otherwise corrected Transaction or (iv) fees (as set out in the application), costs, handling charges or penalties, etc. that Worldline Nordics is required to pay to the Card Schemes, any regulatory authority or other third party in connection with any claim.
Regulations	means rules, regulations, directives, etc. issued by Card Schemes relevant to the services provided by Worldline Nordics under the Agreement, available at the respective Card Schemes´ website.
Sales Method	means any sales method used by the Merchant in the sale of goods and/or services covered by the Agreement as set out in the application and Instructions may be issued by Worldline Nordics for each such Sales Method.
Sales of value units	means, at present, 1) purchases of virtual currency, and 2) transfers to other payment solutions, including gift certificates valid for longer than thirty-six (36) months.
Secured Obligations	means at any time all present and future moneys, debts and liabilities due, owing or incurred by the Merchant pursuant to the Recourse Claims, any unpaid fees and any other obligation of the Merchant under the Agreement.
Security Deposit	means the amount (if any) deposited by the Merchant on Worldline Nordics´ client funds account or any other bank account agreed between the Parties.
Special Terms and Conditions	means the Special Terms and Conditions for GoPay, the Special Terms and Conditions for alternative payment methods, the Special Terms and Conditions for dynamic currency conversion, the Special Terms and Conditions for acquiring of card transactions, and any additional Special Terms and Conditions applicable to the services provided under the Agreement.
Transaction(s)	means both 1) purchase transactions in which a Card is used as means of payment, and 2) refund/crediting of corresponding purchase transactions.

Worldline Account	means the account created in the name of the Merchant on the Worldline Platform, enabling the Merchant to use and manage the GoPay service. The Worldline Account is identified by a PSPID.
Worldline Platform	means the payment processing platform that enables the provision of the GoPay service.
Worldline Site	means the internet site through which the Merchant accesses and manages its Worldline Account, as communicated by Worldline Nordics from time to time.

COMMON PROVISIONS

This section contains general legal provisions relating to the GoPay service and the payment services provided by Worldline Nordics in connection with GoPay.

3 Incorporation of Regulations and Instructions

3.1 All services and the co-operation pursuant to the Agreement shall be carried out in compliance with the Regulations. If there is any conflict between the Regulations and the terms and conditions set out in the Agreement, the Regulations shall prevail.

3.2 The Merchant agrees to comply with the Regulations issued from time to time by the Card Schemes. The applicable Card Schemes are specified in the application or otherwise agreed from time to time. The Merchant acknowledges that the Regulations can be found at the Card Schemes´ respective websites. In the event of any disagreement between Worldline Nordics and Merchant regarding the interpretation of the Regulations, Worldline Nordics shall have the final decision.

3.3 If either Party becomes aware that the co-operation under the Agreement is not conducted in accordance with the Regulations, such Party will promptly notify the other and the Parties shall immediately commence discussions with the aim of making the co-operation compliant with the Regulations. If the Parties are unable to reach an agreement within ten (10) Business Days from the date on which discussions were initiated, then each Party shall be entitled to terminate the Agreement in accordance with Section 7.3.

3.4 If a Card Scheme notifies any Party that the co-operation under the Agreement is not conducted in compliance with the Regulations, the Party receiving such notice will immediately notify the other Party thereof.

3.5 Worldline Nordics shall inform the Merchant of any changes to the Regulations that it becomes aware of and that is relevant for the services and/or the obligations and rights under the Agreement.

3.6 Worldline Nordics is entitled to issue Instructions from time to time as well as to amend, supplement and/or change the existing Instructions. Any new or amended, supplemented and/or changed Instructions shall enter into force no earlier than thirty (30) calendar days after the Merchant has received written notice of such changes.

4 PCI standards

4.1 Worldline Nordics shall ensure that the Account Data that Worldline Nordics possess or otherwise store, process or transmit on behalf of the Merchant is handled in compliance with applicable Payment Card Industry Data Security Standard (PCI DSS) as published on www.pcisecuritystandards.org.

4.2 The Merchant undertakes to comply with the applicable PCI DSS requirements in order to process Card Information in a secure manner.

4.3 The Merchant undertakes not to store any Card Information or data relating to Transactions except where the Merchant's business requires it, in which case such

handling and storage must comply with all applicable laws, regulations and the Regulations.

4.4 The Merchant will only, and will ensure that any third party service provider utilised by the Merchant for the purpose of the Agreement (or for any service provided hereunder) will only use technical equipment for the services that is compliant in all respects with (and, if required, approved under) the applicable standards published by PCI Security Standards Council, and the Merchant assumes liability for the compliance of any equipment used by any such third party service provider with the standards.

4.5 Worldline Nordics shall at all times have the right at its request (following the giving of reasonable notice where possible) to:

a) receive all information (and confirmations) with respect to the Merchant´s and any relevant third party service provider's compliance with Sections 4.2, 4.3 and 4.4;

b) audit, or request the audit of, the Merchant's and/or any third party´s compliance with Section 4.2, 4.3 and 4.4; and

c) have its forensics investigators of choice investigating any breach or suspected breach of, or non-compliance with, the requirements of Sections 4.2, 4.3 and 4.4.

4.6 All costs in relation to any request made by Worldline Nordics pursuant to Section 4.5 shall be borne by the Merchant.

4.7 The Merchant shall promptly notify Worldline Nordics in writing of any breach or suspected breach or non-compliance by it or by any third party of the requirements of Sections 4.2, 4.3 and 4.4 that the Merchant becomes aware of.

4.8 In case the Merchant suspects irregularities or fraudulent use of Card Information, the Merchant is required to report this suspicion to Worldline Nordics and the Merchant's Payment Service Provider without delay.

5 Prices

5.1 In consideration of the services which Worldline Nordics provides pursuant to the Agreement, the Merchant shall pay the prices and fees generally applied by Worldline Nordics from time to time and which are available in the application for connection to Worldline Nordics´ Payment Services or in Worldline Nordics´ written grant of the application.

5.2 Worldline Nordics may, at any time, change its prices and fees. Such changes shall enter into force not earlier than thirty (30) calendar days after notice to the Merchant. If the Merchant has not informed Worldline Nordics that it does not accept the changes before the effective date, the Merchant shall be considered to have accepted the changes.

6 Payment terms and conditions

6.1 Payment by Merchant to Worldline Nordics of agreed prices and fees shall take place through Worldline Nordics making a deduction for the amount in

connection with the settlement terms that apply between the Parties. In case the net value is less than zero (0), the Merchant shall, upon Worldline Nordics´ request, settle the amount by crediting Worldline Nordics´ bank account. Should none of the above payment options be possible for whatever reason, Worldline Nordics has a right to invoice the Merchant for any outstanding amount payable by Merchant, including the Recourse Claims. Where Worldline Nordics does not act as the Merchant's acquirer, all fees for the services under the Agreement shall be invoiced to the Merchant.

6.2 If Worldline Nordics notices, at any given time, that Worldline Nordics´ Financial Exposure or its credit risk in relation to the Merchant has increased, Worldline Nordics is entitled to change the payment terms with immediate effect in order for them to correspond to the higher Financial Exposure or credit risk. Worldline Nordics shall furthermore be entitled to request additional security if Worldline Nordics deems it necessary.

6.3 If payment is not made in due time, Worldline Nordics is entitled to interest on overdue payment in accordance with paragraph 6 of the Interest Act (Sw. Räntelag (1975:635)) from the maturity date until payment has been made in full. Worldline Nordics is also entitled to compensation from the Merchant for any costs and expenses relating to the collection of amounts fallen due.

7 Term and termination

7.1 The Agreement shall be deemed executed on the day on which Worldline Nordics notify the Merchant in writing (email or regular post) that the application has been granted and that the Agreement has thus entered into force. The Agreement is valid until further notice, subject to thirty (30) calendar days´ notice of termination by either Party.

7.2 In the event a Party is in material breach of its obligations under the Agreement, the other Party shall be entitled to terminate the Agreement with immediate effect. In accordance therewith, Worldline Nordics shall inter alia be entitled to terminate the Agreement with immediate effect in the event the Merchant does not reimburse Worldline Nordics in accordance with Section 6 or payment is not made pursuant to Section 5.

7.3 Worldline Nordics shall also be entitled to terminate the Agreement with immediate effect: 1) in the event there is a change in the business, character or ownership of the Merchant and Worldline Nordics considers that this has or may have a negative effect on the business of, or risks to, Worldline Nordics under the Agreement; 2) where the Merchant or a person connected to the Merchant (such as inter alia a director, officer, employee, consultant or owner) is, or becomes, registered in a Special Register (as defined in Section 12.5) or circumstances occur which constitute grounds for such registration; 3) where the Merchant is involved in, or otherwise associated with, criminal activity; 4) if the number or nature of disputed Transactions in Worldline Nordics´ well-founded opinion deviates from what Worldline Nordics deems to be normal; 5) where the Merchant has provided incorrect, incomplete or misleading information; 6) where, in Worldline Nordics´ reasonable opinion, the Merchant's payment ability can be called into question; 7) where, the Merchant is, or is deemed, insolvent for the

purpose of any applicable law or regulation or admits its inability to pay its debts as they fall due or suspends making payments on any of its debts or commences negotiations with a view to rescheduling any its indebtedness; 8) in the event the Merchant fails (or Worldline Nordics reasonably consider it likely that the Merchant will fail) to perform any of its obligations towards the Cardholders in respect of its goods or services in any material respect; 9) where the Merchant is in material breach of the Instructions and/or Regulations and Worldline Nordics has made the Merchant aware of such breach but not rectified the breach within the time prescribed for it as communicated by Worldline Nordics; 10) where the Merchant, in Worldline Nordics´ reasonable opinion, through its behaviour or manner of conducting its business may or could damage Worldline Nordics´ reputation; 11) in the event the Merchant repeatedly fails to respond in a timely manner to communicated requests for customer due diligence information by Worldline Nordics and Worldline Nordics, in its assessment, does not have adequate customer due diligence information pursuant to applicable regulations on measures to prevent money laundering and terrorist financing; 12) where any updated customer due diligence information provided by the Merchant does not comply with the policies set by Worldline Nordics, and the Merchant does not cure any such non-compliance within reasonable time after request from Worldline Nordics to do so; and 13) in accordance with any termination conditions set out in the Special Terms and Conditions.

7.4 Worldline Nordics shall be entitled to terminate the Agreement, without requirement of notice in accordance with Section 7.6, if no Transactions have occurred at the Merchant for a consecutive period of twelve (12) months.

7.5 Worldline Nordics reserves the right to take such measures as provided in Section 21.2 should the Merchant repeatedly fail to respond in a timely manner to communicated requests for customer due diligence information from Worldline Nordics. Subject to Worldline Nordics' discretion, the measure(s) (suspension and/or deactivation) may cease if the Merchant successfully submits the requested information to Worldline Nordics.

7.6 Subject to Section 7.4, any notice of termination of the Agreement must be in writing and the notice may be sent by email. Section 14.11 shall apply to a notice of termination.

7.7 In the event the Agreement is terminated, irrespective of the reason therefore, the Merchant's access to and use of the GoPay service shall cease at the same time. Where Worldline Nordics acts as the Merchant's acquirer, the Merchant's sales against payment by Card pursuant to the Agreement shall also terminate at the same time, which means that Worldline Nordics, in its turn, shall no longer be entitled or obligated to accept Transactions from the Merchant.

7.8 In the event the Agreement is terminated, irrespective of the reason therefore, the Parties remain liable for any and all Transactions effected on the basis of the Agreement prior to such termination.

7.9 The termination of the Agreement, irrespective of the reason, shall not affect the Parties' rights and/or obligations occurred prior to such termination.

7.10 Worldline Nordics may verify, on an ongoing basis, whether the information provided by the Merchant – such as the time between payment by Card and delivery of the goods or services concerned – reflects the actual circumstances. The Merchant shall reasonably assist in such verification. The purpose of the verification is to ensure that the applicable payment terms and any security provided to secure Worldline Nordics' right to payment 1) reflects the actual circumstances, and 2) comply with Worldline Nordics´ guidelines and Instructions. If the information provided by the Merchant deviates from the actual circumstances, Worldline Nordics may take the measures it considers necessary to address the discrepancy, including requiring the Merchant to provide new or different security or to accept changed payment terms. If the Merchant does not accept such measures, Worldline Nordics may terminate the Agreement with immediate effect.

7.11 If the Merchant or its affiliate has entered into other payment services agreement with Worldline Nordics or an entity within the same group as Worldline Nordics, a breach or default by the Merchant under the Agreement will be deemed a breach or default under those other agreements, and a breach or default by the Merchant or its affiliate under any of those agreements will be deemed a breach or default by the Merchant under the Agreement. Worldline Nordics will have the right to set-off against any money owing by Worldline Nordics to the Merchant under the Agreement and any money owed to Worldline Nordics or its affiliate by the Merchant or its affiliate under any of those agreements.

7.12 In the event Transaction(s) or the Agreement conflict with financial sanctions issued by official regulatory bodies of, including but not limited to, the EU, UN, UK, US or by local authority applicable to Worldline Nordics, Worldline Nordics reserves the right to refuse the Transaction(s) or terminate the Agreement with immediate effect.

8 Limitation of Liability

8.1 Worldline Nordics shall only be liable towards the Merchant for any loss it has directly suffered, if it is finally judicially determined that Worldline Nordics has acted with gross negligence. However, Worldline Nordics shall not be liable under any circumstances for indirect loss, consequential loss, loss of goodwill, loss of profit, loss of potential business opportunities or for loss attributable to a card issuer not consenting to the execution or implementation of a Transaction.

8.2 Worldline Nordics´ aggregate liability under the Agreement shall under all circumstances be limited to EUR 10 000 (ten thousand euro) or an amount corresponding to the fees for the service withdrawn by Worldline Nordics, or otherwise paid to Worldline Nordics by Merchant, in the twelve-month period preceding the last event giving rise to the claim hereunder, whichever is the lower.

8.3 Any claim for compensation under the Agreement by Merchant towards Worldline Nordics must be presented in writing by the Merchant to Worldline

Nordics immediately but no later than within forty-five (45) calendar days from when the Merchant became aware of, or should have become aware of, the circumstance giving rise to the claim, unless otherwise stated herein. Any claim towards Worldline Nordics will expire if it is not brought before court within in one (1) year from when the Merchant became aware of, or should have become aware of, the circumstance giving rise to the claim.

9 Reporting

9.1 The Merchant shall deliver the latest annual accounts (or similar information in case the Merchant is not obliged to prepare an annual report pursuant to Local Law) to Worldline Nordics in Swedish, Danish, Norwegian or in English upon Worldline Nordics´ request. Such information shall be provided without delay and in no event later than within two (2) weeks from the time when it has been requested.

9.2 Furthermore, the Merchant shall without delay and in no event later than within two (2) weeks of Worldline Nordics´ request, provide interim reports (e.g., biannual, and quarterly reports or similar information) and other information that may be relevant to the Parties under the Agreement, e.g., information significant for Worldline Nordics to determine the risk profile of the Merchant. The Merchant shall also provide up-to-date customer due diligence information upon Worldline Nordics´ request.

9.3 The Merchant shall notify Worldline Nordics immediately in writing regarding changes relating to the composition of its company name, ownership structure, address, telephone and e-mail address, relevant account numbers, changes in branch affiliation and other circumstances which may be of significance under the Agreement.

9.4 A Party shall also notify the other Party immediately of events which may be assumed to affect, or will affect, all or parts of the co-operation pursuant to the Agreement. It is of particular importance that all planned changes in a Party's IT system which in any respect may be assumed to affect the co-operation are notified to the other Party immediately upon commencement of planning with respect to the changes.

10 Force Majeure

10.1 Neither Party shall be liable for the failure to perform any obligation pursuant to the Agreement where such failure is due to a Force Majeure Event beyond such Party's control that prevents, or renders materially more difficult, the timely performance of its obligations.

10.2 Force Majeure Events shall include, inter alia, war, acts of war, terrorist actions, import or export prohibitions, natural disasters, restrictions on general public transport, deficiencies or delays in energy supplies or telephone connections, the actions or omissions of public authorities, DDos-attacks, computer viruses, new or amended legislation, orders or actions of public authorities, labour conflicts, blockades, fire, flooding, loss of data, extensive losses or destruction of property or major accidents, as well as defects or delays in products or services from subcontractors as a consequence of circumstances stated above (each a "Force

Majeure Event"). Labour conflicts shall be deemed to be Force Majeure Events irrespective of a Party's role in such conflict.

10.3 In the event that a Party wishes to be released from its obligations under the Agreement by relaying on Section 10, such Party shall, where possible, notify the other Party thereof without undue delay.

10.4 In the event the performance of the Agreement is materially impeded for a period in excess of fifteen (15) Business Days due to a Force Majeure Event, either Party shall, without liability, be entitled to terminate the Agreement by giving thirty (30) calendar days´ written notice to the other Party.

11 Personal data

11.1 Within the scope of the Agreement, Worldline Nordics processes personal data in different capacities as independent controller or data processor depending on the purpose of the relevant processing activity and the services provided. Each Party's roles, responsibilities and details of the processing is set out in the Special Terms and Conditions applicable to the relevant service.

11.2 To the extent the Merchant conducts any personal data processing for its own purposes, the Merchant shall be considered data controller and be solely responsible and liable for the lawfulness of its personal data processing, including any disclosure to Worldline Nordics.

11.3 Each Party undertakes to comply with its obligations under applicable data protection laws, including but not limited to the General Data Protection Regulation (Regulation (EU) 2016/679) when processing personal data. Both Parties hereby also confirm that all personal data will be handled with care and in a confidential manner. Neither Party shall be responsible for the other Party's breach of its own obligations under applicable data protection laws.

12 Confidentiality and registration

12.1 The terms and conditions of the Agreement and any information about the Merchant shared with Worldline Nordics are confidential, except for any information accessible on Worldline Nordics´ website including these General Terms and Conditions, and the Parties shall not be entitled to disclose such information to any third party. Nor may either Party disclose to any third party information regarding the other Party's business which may be considered a business or trade secret.

12.2 The Merchant agrees, however, that Worldline Nordics may, in accordance with the duty of confidentiality applicable to payment institutions, transfer such information as referred to in Section 12.1 above to 1) companies within the same group as Worldline Nordics; 2) Card Schemes; 3) service providers with which Worldline Nordics co-operates in order to offer additional services, or to improve Worldline Nordics´ services or to ensure the performance of the Agreement in respect of e.g., PCI DSS and other security issues; and 4) companies with which

Worldline Nordics co-operates, such as referral partners, payment facilitators and Payment Service Providers.

12.3 The Merchant consents to that Worldline Nordics may disclose such type of information about the Merchant, and the Merchant's Transactions, that Worldline Nordics deems necessary including fraud data, dispute related data, issuer data to the parties listed in Section 12.2 above. The Merchant also consents to that Worldline Nordics may disclose information which is necessary in order to connect the requested service, such as the company name, registration number, contact details, customer number and Merchant Category Classification (MCC) code, to terminal suppliers and other payment service suppliers.

12.4 Section 12.1 shall not prevent Worldline Nordics from disclosing such information as Worldline Nordics is required to disclose by law, government regulation settlement, requests from other acquiring banks, or an injunction from a competent authority or court. Nor shall Section 12.1 prevent Worldline Nordics from sharing such information to other companies in the same group as Worldline Nordics in order to promote other products or services.

12.5 The Card Schemes may, from time to time, maintain registers (including monitoring systems) ("**Special Registers**") with respect to breaches of the type of agreement concluded by the Parties hereunder and/or which have been terminated due to breach of contract or for other similar reasons. Registration of the Merchant in Special Registers may take place due to inter alia the Merchant's breach of the Agreement or due to the Merchant having provided incorrect, incomplete or misleading information, e.g., upon execution of the Agreement.

12.6 Section 12 will survive the termination of the Agreement.

13 Assignment and Subcontractors

13.1 Worldline Nordics may, without the consent of the Merchant, assign its rights and/or obligations to companies within the same group as Worldline Nordics. The Merchant may not assign any of its rights and/or obligations pursuant to the Agreement to any third party without Worldline Nordics' prior written consent, which shall not be unreasonably withheld, delayed or made contingent on conditions.

13.2 Worldline Nordics may retain subcontractors without the Merchant's prior consent.

13.3 If the Merchant intends to retain a subcontractor that may get access to Card Information in connection with Transactions, such subcontractor must be approved by Worldline Nordics in writing and in advance.

13.4 Each Party is responsible and liable for all acts and omissions of its subcontractors as for its own.

14 Other

14.1 The current General Terms and Conditions and Instructions are available on the Worldline Nordics' website (**https://support.worldline.com/sv-se/home/merchants/agreements/terms-and-conditions**). Worldline Nordics has

the right to amend these General Terms and Conditions, the Special Terms and Conditions, and/or Instructions at any time without the prior approval of the Merchant. The Merchant is responsible for keeping itself updated with the current version. In case of significant changes, Worldline Nordics shall promptly and at least thirty (30) days prior to the change takes effect, provide the Merchant the new version of the General Terms and Conditions, the Special Terms and Conditions or Instructions and/or inform the Merchant of where they can be found.

14.2 If the Merchant does not accept such significant changes as set out in Section 14.1, the Merchant is entitled to terminate the Agreement prior to the changes takes effect and without compensation. If the Merchant has not informed Worldline Nordics that it does not accept the changes before the effective date, the Merchant shall be considered to have accepted the changes.

14.3 If any of the provisions in the Agreement conflicts with the Payments Act the Agreement shall prevail, provided that the Payments Act allows for the Parties to agree to that effect. For example, chapter 4 in the Payments Act shall not apply to the Agreement. Neither shall chapter 5, Section 1, first paragraph; Section 3, second paragraph; Section 28-30; Section 35-37; Section 47; Section 48, first to third paragraphs; Section 49-53; Section 54 first paragraph and chapter 5a, Section 2-5; and Section 6, first paragraph in the Payments Act.

14.4 In respect of the day-to-day co-ordination pursuant to the Agreement, each Party shall appoint a contact person whose name and contact details shall be notified to the other Party. On Worldline Nordics´ behalf, this means Worldline Nordics' customer support.

14.5 In the event the Agreement does not state the manner in which costs incurred as a consequence of the co-operation are to be borne or allocated, the Parties shall, upon taking a decision to carry out such a measure, also decide on the manner in which the measure shall be defrayed. In the absence of such a decision and where the Parties are unable to agree on the manner in which the costs shall be borne or allocated, and in the event the measure is nevertheless carried out the Party that chooses to carry out the measure shall also be solely liable for the cost thereof.

14.6 Other than as stated in the Agreement, the Parties shall not be entitled to represent each other or to use each other's trademarks, company names or know-how without the other Party's written consent. Such right of use does not create any rights and shall cease immediately upon the termination of the Agreement.

14.7 Headings in the Agreement are for ease of reference only and shall not affect the interpretation of the Agreement.

14.8 Each Party shall within reasonable time notify the other Party about matters that affects, or could affect, the Parties´ co-operation pursuant to the Agreement.

14.9 Each Party confirms that the Agreement (and any documents referred to herein) represents the entire understanding, and constitutes the whole agreement, in

relation to its subject matter and supersedes any previous agreement between the Parties with respect thereto.

14.10 Unless otherwise stated herein, the Agreement may not be amended or modified except by written agreement signed by both Parties.

14.11 All messages in accordance with the Agreement shall be written and in Danish, Norwegian, Swedish or English, and handed over in person or through an internationally recognised courier firm or sent as e-mail. The Parties agree that Merchant's potential complaints may be responded to in Swedish or in English and may be delivered as set out in this Section. A written message that has been sent to a Party shall be deemed to have reached the other Party upon delivery, provided that when a delivery takes place outside working hours, the message shall be deemed to have been received by the Party concerned at the start of ordinary working hours on the next Business Day. In this regard, ordinary working hours shall mean 9 am to 5 pm.

14.12 Each Party shall ensure that those of its employees who are required to have knowledge of the Agreement are informed of the content of the Agreement.

14.13 If any provision of the Agreement is partially or in its entirety declared invalid, unenforceable or otherwise without binding legal effect due to mandatory law or government decision or regulation, the provision and other terms of the Agreement shall apply to the extent the law, decision or regulation allows.

15 Applicable law and disputes

15.1 The Agreement shall be governed by and construed in accordance with Swedish substantive law.

15.2 Disputes relating to the Agreement, its execution, interpretation and/or application or other legal relations connected to the Agreement shall preferably be resolved through negotiations between the Parties.

15.3 Any dispute, controversy or claim arising out of or in connection with the Agreement, or the breach, termination or invalidity thereof, and which could not be resolved within thirty (30) calendar days pursuant to Section 15.2 above, shall be finally settled by the general courts in Sweden with Stockholm District Court as first instance.

SPECIAL TERMS AND CONDITIONS FOR WORLDLINE GLOBAL ONLINE PAYMENTS

This section contains special provisions for GoPay.

16 Scope

16.1 GoPay is a technical "online acceptance" service that includes:

a) a technical payment processing service that enables the Merchant to send, receive, and manage Transaction data that are hosted on the Worldline Platform, and Worldline Nordics to send these data to, and receive responses from, the payment institutions (or other third-party providers) selected by the Merchant for further processing of the Transaction data;

b) any service ancillary to the technical payment processing service as provided by Worldline Nordics to the Merchant from time to time as indicated in the Agreement;

c) the hosting of the Worldline Site and the Worldline Account including any data processed by Worldline Nordics as part of the technical payment processing service or any ancillary service as described above.

The specific configuration, features, and options activated for the Merchant shall be included in the Agreement.

16.2 To facilitate the provision of the GoPay service to the Merchant, the following prerequisites must be met:

a) the Merchant must establish a secure connection to the Worldline Platform before commencing the GoPay service and maintain an up-to-date connection throughout the duration of the Agreement, in accordance with the conditions periodically notified by Worldline Nordics;

b) the Worldline Platform must be connected to the payment institution(s) (or other third-party service providers) selected by the Merchant before the start of the service and this connection must remain available throughout the duration of the Agreement.

16.3 The GoPay service is delivered under a "Software as a Service" model, providing access to the Worldline Platform as a shared service for the Merchant and other Worldline Nordics customers.

16.4 Except as described in these Special Terms and Conditions, the GoPay service does not include any commercial or functional elements related to the Merchant's sales process, such as creating and hosting product catalogues or delivering goods and/or services.

17 The Worldline Platform

17.1 Before the creation of the Worldline Account, the Merchant must establish a secure connection (integration) between its infrastructure and the Worldline Platform. The various integration methods and procedures are further described in the Documentation. The Merchant, or a Partner on the Merchant's behalf, shall carry out the integration and ensure that it remains up-to-date in accordance with the Documentation. The connection is established under the Merchant's sole responsibility.

18 Creation and management of the Worldline Account

18.1 Before the activation of the Worldline Account, the Merchant must create a test account in the test environment of the Worldline Platform. The Merchant shall, at its discretion, thoroughly test all functionalities of the Worldline Account together with its infrastructure. When the Merchant deems it appropriate, it may request the activation of its Worldline Account in the "production environment" of the Worldline Platform.

18.2 Worldline Nordics will update the Worldline Platform periodically by releasing new versions. Prior to each new software release related to the Worldline Platform, the Merchant must thoroughly test the compatibility of such release with its infrastructure and make any necessary adaptations to its infrastructure to ensure compatibility with the newly released software.

18.3 If the Merchant has been introduced to Worldline Nordics by a Partner, the Merchant authorises Worldline Nordics to:

a) provide access to the Worldline Account to such Partner; and

b) share with the Partner all data and other information required by them.

19 Access to the Worldline Account

19.1 The Merchant can securely access their Worldline Account via the Worldline Site and configure it using its personal login credentials.

19.2 The Merchant acknowledges that it has freely chosen the navigation software to access the Worldline Site and accepts that Worldline Nordics holds no responsibility in this respect.

19.3 The address of the Worldline Site may change periodically. In the event of such a change, the Merchant will be notified at least fifteen (15) calendar days in advance.

19.4 Any party accessing the Worldline Account using either the login credentials provided by Worldline Nordics to the Merchant or those generated through the Worldline Account, will be considered authorised by the Merchant, who shall bear responsibility for the conduct of that party.

20 Use of the Worldline Account

20.1 The Merchant can use and manage the GoPay service via the Worldline Account. This account enables the Merchant to consult, review, and manage the status of Transactions, as well as view and configure their profile and account settings. The Merchant may have one or multiple Worldline Accounts. Furthermore, the Worldline Account offers various reporting options. The features and services included in the GoPay service are detailed further in the Documentation.

20.2 Except for the content directly provided by Worldline Nordics in the Worldline Account, the Merchant shall be fully and exclusively responsible for:

a) the content of their Worldline Account;

b) the use of their Worldline Account, including actions by Merchant Users and the configuration of account settings and parameters; and

c) the Transactions.

20.3 The Merchant undertakes to keep the content of the Worldline Account accurate, complete, and continuously updated.

20.4 The Merchant shall manage the Worldline Account at its discretion, in good faith, and in compliance with all applicable laws. In particular, the Merchant is solely responsible for:

a) the management of the PSPID, the selection of Merchant Users, and the use and safeguarding of login credentials (including user IDs);

b) use of the Worldline Account, or any components thereof, and any Merchant User's use of it, and shall hold Worldline Nordics harmless from and against and indemnify any damages arising from such use of the Worldline Account.

21 Security and Control of Transactions

21.1 The Merchant acknowledges the necessity of implementing appropriate (IT) security measures to protect the integrity of the Worldline Platform, the Worldline Account, the Transactions, and their financial interests. The Documentation provides a general overview of security guidelines, which are not exhaustive and may change over time. These guidelines are provided as recommendations only. It is the Merchant's responsibility to assess the adequacy of their security measures, taking into account their specific circumstances.

As part of the security measures, the Merchant must, without limitation:

a) install security patches and activate security configurations on all machines connected to the Worldline Platform;

b) never store any Cardholder data or visual cryptograms (such as CVC/CVV) on any type of medium, unless the Merchant has the requisite PCI/DSS certification;

c) protect and regularly change all passwords, particularly those for Merchant Users accessing the Worldline Account(s);

d) secure access to all servers, applications and technical infrastructure, using state-of-the-art firewalls, intrusion prevention systems, and anti-virus software;

e) implement an internal security policy;

f) regularly train personnel on the correct handling and use of the Worldline Platform and Worldline Account, including before their first use; and

g) obtain and maintain an up-to-date PCI/DSS certification, where applicable.

21.2 Worldline Nordics may suspend, partially or entirely, the provision of the GoPay service and/or the use and access to the Worldline Account and Worldline Platform if, in Worldline Nordics' reasonable opinion, the controls and/or

security measures implemented by the Merchant are inadequate, or if any abnormal or divergent use of the GoPay service is observed.

21.3 If the Merchant believes or suspects that there has been any fraudulent or unauthorised access to or use of the login credentials, the Worldline Account, or any other breach related to the Worldline Account, the Merchant must immediately notify Worldline Nordics and deactivate any impacted login credentials.

21.4 The technical payment processing service of the GoPay service includes several automatic and manual tools that allow the Merchant to verify the consistency between the Transactions processed by Worldline Nordics and its own sales application. Such tools enable *inter alia*:

a) online consultation of Transactions within the Worldline Account;

b) the verification of the integrity of the payment data through the configuration of security parameters using industry-standard cryptographic systems;

c) the provision of information to the Merchant regarding the Transactions that are being processed.

21.5 The Merchant undertakes to establish and implement adequate control measures to verify, in a timely manner, the proper processing of Transactions, including the settlement of Transactions by the payment institution.

The Merchant acknowledges being informed that the GoPay service includes an optional fraud detection solution designed to mitigate the risk of fraud and its negative effects on the Merchant's activities and the payment institutions. This option can be activated by the Merchant by contacting Worldline Nordics' customer support, in line with the outlined conditions.

The Merchant shall bear sole responsibility for any damage arising from a breach of their obligations under Section 21.1. Inadequate security measures, procedures, or controls harm not only the Merchant but also other users of the GoPay service and the broader payments ecosystem.

21.6 The GoPay service is and shall continue to be provided in accordance with PCI/DSS (or an equivalent successor international standard) throughout the term of the Agreement.

21.7 Worldline Nordics may undertake any actions it considers necessary or useful to host and protect the Worldline Account, including creating backup copies of its content. In carrying out these actions, Worldline Nordics is subject to restrictions imposed by payment institutions, PCI/DSS, and relevant competent authorities.

22 Data Protection and Service Conditions

22.1 When providing the GoPay service, Worldline Nordics acts as a processor and processes Personal Data on behalf of the Merchant, who acts as controller. The rights and obligations of the Parties in respect of such processing are set out in the Processing Terms. The details of the processing set out in Section 22.2 constitute the instructions of the Merchant for the purposes of the Processing Terms. Given that the GoPay service is provided as a standardised, shared

service, the Merchant acknowledges that the configuration options made available in the Worldline Account (including the data retention options described in Section 22.2 below) form part of the data controller's instructions.

22.2 Details of the processing:

Nature of processing: The Processing consists of, inter alia, the following operations: collection, organization, structuring, storage, adaptation, retrieval, consultation, use, alignment or combination, restriction, erasure, remote access and transfer to persons that participate in the Processing of the Personal Data.

Categories of Data Subjects: Cardholders, Merchant representatives and/or employees.

Categories of Personal Data processed: Identification data (such as first name, last name); Contact details (such as email address); Financial data (such as (truncated) card number, card expiry date and CVV); Transactional data (such as shipping address, transaction reference, transaction amount, transaction date, transaction history, purchase); Technical identifiers (such as IP address, network interaction history); Communication data (such as support ticket and/or case).

Data retention: Given that Worldline Nordics offers a shared service, standardized data retention periods have been implemented for the GoPay service. The Merchant is responsible for any period selected:

- *Default data retention period*: Worldline Nordics will retain the Personal Data for a period of five hundred and forty (540) calendar days as from the date of the transaction.

- *Reduced data retention period:* the Merchant can opt to reduce the default data retention period with a minimum of ninety (90) calendar days as from the date of the transaction, via the settings in the Worldline Account.

After this period (the default or the reduced period), without prejudice to Worldline Nordics' back-up and subject to any contrary statutory, regulatory or contractual retention obligations which must be observed by Worldline Nordics, the Personal Data will be erased or anonymized.

Sub-processors relied on: For the provision of the **GoPay** services under the Agreement, Worldline e-Commerce Solutions BV/SRL ("**WECS**") acts as the **sub-processor** of Worldline Nordics. The current list of WECS' sub-processors, as well as the recipients of personal data, is available here and may be updated from time to time in accordance with the applicable data processing terms: https://docs.direct.worldline-solutions.com/en/security-and-risk-management/security/list-of-subcontractors-wecs.

Additional Technical and Organizational Measures:

Worldline_Merchant_Services_Technical_and_Organisational_Measures(TOMS).pdf

Deviations from the Processing Agreement: N/A.

23 Miscellaneous

23.1 Worldline Nordics reserves the right to discontinue the availability of a connection between any payment institution or other third-party service provider and the Worldline Platform at any time and without prior notice. This may be a general decision by Worldline Nordics or a specific decision by the payment institution or other third-party service provider (whether generally or specifically relating to the Merchant, for instance if the payment institution terminates its relationship with the Merchant or refuses to update its connection to Worldline Nordics to accommodate new software releases).

23.2 The Merchant shall integrate and use the GoPay service in accordance with the Documentation and in compliance with good industry practices. The Merchant shall use the GoPay service solely on its own behalf and not for any purposes that are not explicitly described in the Agreement or foreseen in the Documentation.

23.3 The Merchant shall not send (i) any systematic queries to the Worldline Platform to check its availability or (ii) any unnecessary repetitive queries to ascertain the status of non-existing Transactions or Transactions for which the status cannot evolve anymore.

SPECIAL TERMS AND CONDITIONS FOR PAYMENT VIA ALTERNATIVE PAYMENT METHODS

This section sets out the special provisions applicable to APMs made available through GoPay. Under the Agreement, Worldline Nordics enables the Merchant to access and use APMs through GoPay. Access to, use of and activation of an individual APM may be subject to additional requirements and terms applicable to that APM.

24 Contractual relationship

24.1 An APM may be provided by a third party, which acts as an individual supplier at its own risk, or Worldline Nordics.

For each APM, the contractual relationship for the provision of that APM is either between (i) the Merchant and the relevant APM Contracting Party, or (ii) the Merchant and Worldline Nordics.

The APM Contracting Party acts in its own capacity and not as a subcontractor of Worldline Nordics.

24.2 Any questions, complaints, returns, refunds and other matters relating to a APM provided by an APM Contracting Party shall be directed to the relevant APM Contracting Party and shall be governed by the terms applicable to that APM and by the agreement between the Merchant and the relevant APM Contracting Party.

Any questions, complaints, returns, refunds and other matters relating to a APM provided by Worldline Nordics shall be directed to Worldline Nordics and shall be governed by the terms applicable to that APM and, where applicable, by the agreement between the Merchant and the relevant APM Contracting Party.

24.3 The Merchant may cancel access to an APM at any time by notifying Worldline Nordics. Such cancellation does not affect any separate agreement between the Merchant and an APM Contracting Party, which the Merchant must terminate separately in accordance with its terms.

25 Activation

25.1 The Merchant shall contact Worldline Nordics in order to activate the relevant APM.

25.2 Where activation requires involvement of an APM Contracting Party, the Merchant shall:

a) fulfil any requirements set out by that APM Contracting Party;

b) enter into a separate agreement with that APM Contracting Party; and

c) where required by Worldline Nordics, provide a certification, approval or other confirmation issued by that APM Contracting Party.

25.3 Further information on the onboarding requirements for specific APMs is available at: https://docs.direct.worldline-solutions.com/en/payment-methods-and-features/.

26 Merchant obligations

26.1 Where the contractual relationship is between the Merchant and an APM Contracting Party, the Merchant shall inform Worldline Nordics without undue delay of:

a) any significant change in the Merchant's relationship with that APM Contracting Party concerning the APM that may adversely affect Worldline Nordics; and

b) any cancellation or termination of the agreement with that APM Contracting Party, regardless of the reason.

26.2 The Merchant shall comply with all terms and requirements applicable to each APM, including any terms imposed by the relevant APM Contracting Party.

SPECIAL TERMS AND CONDITIONS FOR DCC

This section sets out special provisions applicable to DCC in connection with GoPay. Worldline Nordics will activate DCC for the Merchant where Worldline Nordics determines that this is technically feasible.

27 The Merchant's obligations

27.1 The Merchant shall inform Cardholder about DCC in a clear, accurate and objective manner, so that the Cardholder understands of how DCC works. In particular, the Merchant shall ensure that, before the Transaction is carried out, the Cardholder is informed:

a) that the use of DCC is voluntary;

b) that the Cardholder may choose to approve the Transaction either in the Merchant's pricing currency or in the Card's billing currency;

c) of the amount of the Transaction in both the Card's billing currency and the Merchant's pricing currency, in each case stating the applicable currency code or symbol; and

d) of the exchange rate source, the exchange rate and any mark-up, fees or similar charges that will apply if the Cardholder chooses to approve the Transaction in the Card's billing currency.

27.2 The Merchant shall, before the Transaction is carried out, agreed with the Cardholder on the currency in which the Transaction is to be approved.

27.3 The Merchant's shall further:

a) not encourage, steer or otherwise influence the Cardholder to choose DCC in preference to the Merchant's pricing currency;

b) in all communication with Cardholders, whether written or oral, state all currencies using the correct currency codes and/or symbols; and

c) not use any wording or procedure that makes it more difficult for the Cardholder to pay in the Merchant's pricing currency, or that results in DCC being selected by default.

28 Returns and credits

28.1 Returns and credits shall be made in the same currency as the original purchase Transaction. Accordingly, if the original purchase Transaction was carried out in USD, the return or credit shall also be made in USD.

28.2 Before a return or credit is carried out, the Merchant shall obtain the receipt for the original Transaction in order to ensure that the return or credit is processed in the correct currency. If it cannot be established that the original Transaction was carried out using DCC, the return or credit shall be made in the Merchant's pricing currency.

SPECIAL TERMS AND CONDITIONS FOR ACQUIRING

This section contains special provisions for Acquiring provided by Worldline Nordics in connection with GoPay and is only applicable when selected by the Merchant.

29 Scope

29.1 Pursuant to the Agreement, Worldline Nordics shall be able to acquire Transactions undertaken with a Card at the Merchant. Transactions may only be made in the currencies agreed in the Agreement.

29.2 Worldline Nordics will provide the Merchant with unique customer numbers for each Sales Method (Merchant ID) which the Parties have agreed shall be covered by the Agreement. Such customer numbers, which must always be used in conjunction with the Merchant's reporting of Transactions to Worldline Nordics, may not be used for Sales Methods or goods or services within a stated industry, other than as agreed upon between Worldline Nordics and the Merchant.

29.3 Sales of value units may take place only following written consent from Worldline Nordics.

30 The Merchant's undertakings

30.1 The Merchant undertakes:

a) to comply with the Agreement and any directions relating to the Agreement from Worldline Nordics or from any party retained by Worldline Nordics, including instructions provided in responses from various forms of authorisation systems, including automated voice response;

b) to treat all Cards equally (irrespective of the amount) amongst the Card types that are, from time to time, accepted by the Merchant for payment of its goods or services;

c) to respond to Cardholders´ disputes and handle Chargebacks in accordance with the Regulations;

d) not to encourage the use of, or to accept, Cards 1) for any fraudulent purpose; 2) in any other manner which contravenes the permissible use of Cards; or 3) for any purpose not approved by the Cardholder;

e) in conjunction with payment by Card, unless otherwise agreed in writing: 1) not to dispense cash other than as may be permitted pursuant to the Instructions; 2) not to issue cheques or other payment instructions; or 3) not to secure payment for any claims other than payment for the Merchant's goods and/or services;

f) not to submit any Transaction to Worldline Nordics that is illegal, or that the Merchant should have known was illegal, or any Transaction which could damage the goodwill or the reputation of the Card Schemes and/or Worldline Nordics;

g) not to use the Worldline Nordics trademark for any purpose other than as agreed in writing between the Parties;

h) to comply with applicable law and public authority regulations in force from time to time;

i) not to create multiple purchase transactions in respect of a single purchase with the same Card;

j) not to transfer to Worldline Nordics Transactions which have been carried out at a party other than the Merchant; and

k) to comply with the rules regarding marketing of online payment services in accordance with chapter 7a, Sections 1–2 of the Payments Act.

30.2 Refunds should be made in whole or partially to a preceding debit transaction and be made using the Card used for the purchase. Original credit transactions may be processed with Worldline Nordics´ express prior consent. Refunds and original credit transactions will not be processed by Worldline Nordics if there are insufficient client funds to cover such transactions, unless Worldline Nordics has given express consent. Worldline Nordics may at its discretion request that Merchant ensures a sufficient balance is present before processing refunds and original credit transactions.

30.3 Where the Merchant itself possesses a Card, (where the Merchant is operated as a sole proprietorship, partnership, limited partnership or limited liability company which is a so called closely held company) such Card may not be used for payment at the Merchant. "**Possession of a Card**" means that the Cardholder and the Merchant are identical, i.e., have the same personal ID or registration number, or that the Cardholder is the owner of, or a partner of, the Merchant.

30.4 When offering goods and/or services, the Merchant may not apply a higher price or surcharge fee for payment made by Card than the price applied for payments made by any other form of payment, unless such higher price or surcharge is permitted by Local Law, Regulation 2015/751 on interchange fees for card-based payment transactions and the Regulations.

30.5 If the Merchant applies a surcharge fee or offers a reduction of a fee in conjunction with the use of a certain Card, the Merchant shall notify the Cardholder before the Transaction is executed.

30.6 If the Merchant wishes to charge the Cardholder in arrears for costs which arose in conjunction with a service etc. (such as a hotel visit, rental car or similar) the Merchant must inform the Cardholder and obtain the Cardholder's consent before charging in arrears. In such case, the Merchant shall, when possible, divide the Transaction into two (2) parts, whereupon the Merchant shall immediately charge the Cardholder for that part of the transaction amount which is known at the time of the Transaction, and subsequently charge the Cardholder in arrears only for that part of the transaction amount which was not known at the time of the Transaction.

30.7 On becoming aware of any incorrectly executed Transaction, the Merchant shall, without undue delay and no later than within forty-five (45) calendar days, notify Worldline Nordics and request rectification.

31 Worldline Nordics´ undertakings and liabilities

31.1 Subject to the terms of the Agreement, Worldline Nordics undertakes to make payment, less recoupment of fees, any credit(s), adjustments, fines or Chargebacks to the Designated Account(s) for purchase transactions made using Cards, provided that 1) the purchase transaction is received by Worldline Nordics within the period of time prescribed in the Instructions; 2) the purchase transaction fulfils the requirements prescribed in the Agreement; 3) Worldline Nordics having received the corresponding funds from the Card Schemes unless otherwise agreed, and 4) the Merchant has otherwise fulfilled its obligations pursuant to the Agreement.

31.2 The obligations of Worldline Nordics pursuant to the Agreement extends only to Transactions that are actually received by Worldline Nordics. If the Merchant engages any third party in respect of any Transaction to Worldline Nordics, then Worldline Nordics shall have no liability for any claim, action or omission relating to the co-operation between the Merchant and third party. Nor shall Worldline Nordics have any liability for any mistake, error, or similar in Transactions received by Worldline Nordics insofar as such is due to circumstances attributable to the third party.

31.3 Worldline Nordics shall provide the Merchant with information in relation to each Card type of the amount involved in each Transaction, the fees applied and, where applicable, any exchange rate used. The information will be provided with the frequency and in the manner separately agreed between the Parties.

32 The Merchant's liability

32.1 The Merchant shall be liable to the Cardholder for all defects and deviations in the quality, condition and performance of sold goods and services. Such defects and/or deviations, as well as the non-delivery or deficient delivery of goods/services to a Cardholder or any other party designated by the Cardholder, shall at all times be deemed to constitute a breach of the Merchant's obligations.

32.2 The Merchant's liability pursuant to Section 32.1 above shall apply notwithstanding any agreement which may have been reached between the Merchant and the Cardholder, the purchaser or any other party. The aforesaid shall also apply where the Merchant 1) conducts operations as an agent/middleman, etc. and thereby sells/brokers a third party's goods and/or services, or 2) sells/brokers goods and/or services on behalf of a third party, and thereby a party other than the Merchant may be required to make performance (e.g. delivery of goods and/or services or the carrying out of an event, trip, etc.) to which the Transaction relates.

32.3 The Merchant shall be obligated, upon request by Worldline Nordics, to reimburse Worldline Nordics for all amounts, plus interest and handling charges, which Worldline Nordics has paid/refunded to an issuer of a Card, a Card Scheme, a Cardholder or any other party, or any other cost incurred for Worldline Nordics or fee that Worldline Nordics may charge the Merchant at any time (including after either Party's termination and the expiry of the Agreement), as a consequence of:

a) the Merchant's obligations under Section 32.1 above;

b) a card issuer's final debiting of Worldline Nordics in respect of a Transaction which is the subject of a complaint pursuant to the Regulations´ provisions regarding Chargebacks;

c) the fact that the Merchant, without exercising normal care, has accepted an invalid or forged Card or a Card which has been used in an unauthorised manner;

d) the fact that the Merchant has in any respect breached its obligations pursuant to, or otherwise acted in contravention of, the Agreement;

e) breach of applicable law or public authority regulations;

f) breach of the Instructions issued by Worldline Nordics; or

g) breach of the Merchant's obligations under Section 30.1 k) above.

32.4 Irrespective of whether negligence, breach of contract or any other cause of action may be imputed to the Merchant, the Merchant shall also be obliged, upon request by Worldline Nordics, to pay compensation for any amounts (e.g. integrity fees and other economic sanctions) which Worldline Nordics is obliged to pay to Card Scheme(s) insofar as such amount is related to the Agreement and/or to 1) Transactions which are the subject of a complaint; 2) fraud, bad faith or wilful conduct provided that such obligation to pay is not due to Worldline Nordics´ act or omission.

32.5 In the event Worldline Nordics, prior to any obligation to pay an amount pursuant to Sections 32.3 or 32.4 above, receives any warning, order or similar (e.g. from Card Schemes), Worldline Nordics shall notify the Merchant without delay of the measures which the Merchant must take in order, if possible, to avoid Worldline Nordics incurring an obligation to pay the amount.

32.6 In the event Card Schemes believe that the Merchant has reached a level of complaints due to fraud, unauthorised purchases or complaints from Cardholders which is unacceptably high in relation to the total number of the Merchant's purchase transactions (assessed in line with Card Schemes´ normally applied levels), Worldline Nordics shall be entitled to terminate the Agreement with immediate effect.

32.7 Worldline Nordics shall inform the Merchant, without undue delay, about the reason for the Merchant's liability to compensate as set out in Sections 32.3 and 32.4. In the event the Merchant considers that it is not liable to compensate, the Merchant shall immediately notify Worldline Nordics thereof and specify the reasons therefor. This Section 32.7 shall remain in force during the entire claim period applicable from time to time pursuant to the Regulations´ provisions regarding Chargebacks, regardless of if the Agreement has been terminated or will expire during the claim period.

32.8 Reimbursement pursuant to Sections 32.3 and 32.4 may take place through a deduction from the amount to be paid by Worldline Nordics in conjunction with the payment terms applicable between the Parties. The Merchant shall be obliged

to ensure that there are sufficient funds in the Designated Account(s). In instances where the Merchant does not have sufficient funds to cover amounts due, Worldline Nordics will offset such amount against settlement funds. In the absence of sufficient settlement funds, Worldline Nordics will issue an invoice detailing amount due for payment.

33 Worldline Nordics´ right to withhold and/or delay payments, and right of settlement by withdrawal

33.1 Worldline Nordics shall be entitled to immediately withhold or delay payments to the Merchant until Worldline Nordics is holding an amount corresponding to the Secured Obligations, as calculated from time to time, which corresponds to the expiration of every individual Chargeback period 1) if Worldline Nordics believes that Worldline Nordics´ credit risk or Financial Exposure has increased; 2) when the Merchant fails to perform its obligations pursuant to the Agreement; 3) when the Merchant's solvency is reasonably deemed to be questionable; 4) when notice of termination of the Agreement has been given; or 5) when Worldline Nordics would be entitled to terminate the Agreement pursuant to the Agreement, but has chosen not to or decided to delay such termination.

33.2 In addition to the preceding Section, Worldline Nordics shall be entitled to withhold or delay payments to the Merchant in the event Worldline Nordics deems it probable that a Transaction will be subject to a Chargeback. In such situation, Worldline Nordics shall be entitled to withhold and/or delay payment of an amount equal to the anticipated Chargeback.

33.3 Where notice of termination of the Agreement is given, for whatever reason, Worldline Nordics will withhold payments commencing on the date notice of termination of the Agreement is given, and payment of the funds withheld by Worldline Nordics shall be made in accordance with Section 33.1 above.

33.4 Should Worldline Nordics exercise its right to withhold or delay payment as set out in either Section 33.1, 33.2 and 33.3 above, the Merchant will be given access details of the withheld amount with the frequency and in the manner decided by Worldline Nordics.

33.5 A prerequisite for Worldline Nordics to release withheld funds, is that the Merchant shall, upon Worldline Nordics´ request, provide Worldline Nordics with documentation which shows the date of delivery of the sold goods and/or services. Payment of released funds shall be made on a monthly basis or as otherwise determined by Worldline Nordics and conditioned on that the Merchant has provided Worldline Nordics with documentation deemed sufficient by Worldline Nordics. Worldline Nordics shall be entitled to withhold funds corresponding to the outstanding value of the undelivered or unused goods and/or services (as determined on the basis of the information received from the Merchant).

33.6 Payments which have been withheld or delayed pursuant to the aforesaid may be applied by Worldline Nordics in respect of all the Merchant's obligations/undertakings to Worldline Nordics pursuant to the Agreement. The aforesaid shall also apply to obligations which arise following the termination of

the Agreement until the day Worldline Nordics pays the total amount of withheld or delayed payment.

33.7 Any Collateral held by Worldline Nordics pursuant to the Agreement may be applied by Worldline Nordics in the discharge (by way of set-off or otherwise) of the Merchant's payment obligations pursuant to the Agreement (and both before and after termination of the Agreement).

34 Pledge of Collateral

34.1 The Merchant hereby irrevocably and unconditionally, on the terms and conditions set out herein, pledges to Worldline Nordics all its rights, title and interest in and to the Collateral for the purpose of constituting security for the Secured Obligations.

34.2 The Parties agree that the Pledge created pursuant to the Agreement is legal, valid and enforceable against the Merchant upon the execution of the Agreement.

34.3 The Merchant shall promptly, at its own expense, do whatever Worldline Nordics reasonably requires:

a) to perfect or protect the Pledge or the priority of the Pledge; and

b) to facilitate the enforcement of the Pledge or the realisation of the Collateral or the exercise of any rights vested in Worldline Nordics by reason of the Pledge;

including executing any transfer, assignment or assurance to, or as requested by, Worldline Nordics, making any registration and giving any notice, order or direction considered necessary or desirable by Worldline Nordics.

34.4 On and at any time after the occurrence of a Payment Default or any default in paying any other amount payable by it to Worldline Nordics under the Agreement and as long as it is outstanding, Worldline Nordics shall have the right to enforce the Pledge and immediately withdraw the Collateral, or any part thereof, from the client fund account and set them off against any outstanding Recourse Claim or any amount due but unpaid or enforce the Pledge in any other way and on such terms as Worldline Nordics determines.

34.5 The Pledge shall be a continuing security and will extend to the ultimate balance of the Secured Obligations and shall continue in force, regardless of any intermediate payment or discharge in whole or in part of the Secured Obligations.

35 Data Protection and Service Conditions

35.1 Worldline Nordics acts as an independent controller in respect of personal data processed in connection with the Acquiring services, including without limitation: (i) customer due diligence and the prevention of money laundering and terrorist financing; (ii) fraud prevention, sanctions screening and disclosures to Card Schemes, authorities and other recipients as set out in Section 12; and (iii) the execution, clearing, settlement and reconciliation of Card Transactions. The foregoing activities are illustrative and non-exhaustive, and Worldline Nordics

shall act as an independent controller in respect of any other processing of personal data carried out in connection with, or ancillary to, the Acquiring services where Worldline Nordics determines the purposes and means of such processing.

35.2 The Merchant acts as an independent controller in respect of any personal data it processes for its own business purposes.

35.3 The rights, obligations, and detailed provisions concerning the processing of Personal Data are governed by and set forth in: (i) the Merchant Services Privacy Notice; and (ii) the Processing Terms, both of which form an integral part of the Agreement and are hereby incorporated by reference. In the event of any conflict between the Processing Terms and the Agreement in general, the Processing Terms shall take precedence.

35.4 Each Party shall comply with all applicable Data Protection Laws and shall be solely responsible and liable for the lawfulness of its respective Personal Data processing activities.

Both Parties confirm that all Personal Data shall be handled with appropriate care, security, and confidentiality measures. Worldline Nordics processes Personal Data in accordance with the measures detailed in the Worldline_Merchant_Services_Technical_and_Organisational_Measures(TOMS).pdf as updated from time to time.

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