

PRE-CONTRACT INFORMATION
UNDER ACT NO. 370/2017, COLL., ON PAYMENT SERVICES
regarding the payment instrument Eurowag MasterCard

W.A.G. Issuing Services, a.s., Id. No.: 050 21 910, a company with registered seat at Na Vítězné pláni 1719/4, 140 00, Prague 4 – Nusle, Czech Republic (hereinafter the **“Payment Service Provider”**) hereby publishes, in line with Act no. 370/2017 Sb., on payment services (hereinafter the **“APS”**) the following pre-contract information.

1. Payment service provider

- The Payment Service Provider is W.A.G. Issuing Services, a.s., IČ: 050 21 910, a company with registered seat at Na Vítězné pláni 1719/4, 140 00, Prague 4 – Nusle, Czech Republic. The Payment Service Provider is registered as a payment service provider in the Regulated institutions and registered financial market entities lists maintained by the Czech National Bank under its identification number (Id. No.): 050 21 910.
- Activities of the Payment Service Provider are regulated by the Czech National Bank, a company with registered seat at Na Příkopě 28, 115 03 Prague 1, Czech Republic, www.cnb.cz (hereinafter the **“CNB”**).

2. Framework Agreement in the sense of APS

- A Framework Agreement in the sense of APS means:
 - agreement, under which Payment Service Provider undertakes to execute for User payment transactions not individually specified in the agreement; and integral part of which are:
 - General Business Terms and Conditions;
 - related Special Business Terms and Conditions (*Prepaid EWMC Cards Business Terms*) (hereinafter the **“STC for EWMC”**); and
 - other related documents(hereinafter the **“Service Contract”**). A user intending to use the payment services of the Payment Service Provider is a party to the Service Contract, as long as such user is not – at the same time – a consumer (hereinafter the **“User”**).
- The Service Contract is entered into for an indefinite period of time.
- Both the User and the Payment Service Provider are entitled to terminate the Service Contract, free of charge, at any time, with a notice period of one month starting on the first day of the month following after the month, in which the termination notice is delivered to the other party.
- Legal relations between the Payment Service Provider and the User related to the Payment Service are governed by law of the Czech Republic, unless agreed otherwise.
- Except for the information specified in this document and the STC for EWMC, the Payment Service Provider and the User have agreed to deviate from the information duty prescribed by the Payments Act in Section 130 subsection 1, Section 132 – Section 155, Section 160, Section 176, Section 182 – Section 185, Section 187 subsection 1 and from the deadlines specified in Section 188 subsections 1 and 2.

3. Payment services

- The Payment Service Provider provides to the User based upon the Service Contract the following payment services:
 - transferring money to/from the User’s account if the Payment Service Provider provides to the User money on credit;
 - transferring money to/from the User’s account if the Payment Service Provider does not provide to the User money on credit;
 - issuing and administration of payment instruments and devices used to receive payment instruments (hereinafter the **“Payment Services”**).
- The Payment Service Provider provides to the User a payment instrument to use the Payment Service, namely the Eurowag MasterCard payment card, the use of which is specified in more detail in the STC for EWMC.

4. Communication

- Unless agreed otherwise, the Payment Service Provider communicates with the User in Czech or in English throughout the duration of the Service Contract.
- Any documents issued by the Payment Service Provider intended for the User are drafted in Czech or English, unless agreed otherwise.

5. Complaints

- The Payment Service Provider receives and resolves complaint filed by the User in compliance with the procedure specified in the STC for EWMC.
- If the User is not satisfied with the way, in which his complaint was resolved, or if the User wishes to register a complaint with the CNB, the User may contact the CNB as the regulator (http://www.cnb.cz/cs/o_cnb/formular_obecny_dotaz/obecny_dotaz.html) or the authority competent to resolve disputes out of court, namely the financial arbiter in the Czech Republic (<https://www.finarbitr.cz/cs/>).
- The User (recipient) is entitled under Section 256 of the Payments Act to demand conclusion of arbitration agreement to resolve a dispute resulting from violation of directly applicable European Union legislation governing interchange fees for card-based payment transactions. If the User (recipient) so asks, the Payment Service Provider shall conclude such arbitration agreement with the User (recipient).