



ATM Transfer Terms - Beneficiary

The ATM transfer service is offered by Euronet Polska sp. z o.o. with its registered office in Warsaw [00-089] at ul. Inflancka 4c ("**Euronet**"), entered in the Register of Entrepreneurs of the National Court Register kept by the District Court for the capital city of Warsaw in Warsaw, 12th Commercial Division of the National Court Register under KRS number 0000030408; holder of Statistical ID No (REGON) 011163179, Tax ID No (NIP) 5261030333, with share capital of PLN 57,904,000, acting for and on behalf of RIA Payment Institution, E.P., S.A.U. with its registered office in Madrid (Calle Cantabria, 2, 2º, A-1, 28108 Alcobendas, Madrid, Spain), entered into the Commercial Register of Madrid in Volume 7,171, Folio 121, Section 8, Sheet M-116.398, Record 1 ("**RIA**"), entered into the register of entities supervised by the Bank of Spain under number 6842 ("**RIA**").

The payout of the transferred amount requires that the recipient provides in an ATM or BNA of Euronet within the territory of the Republic of Poland the individual transaction number (Order ID which should be provided to the recipient by the ordering person), Personal ID No (PESEL) of the recipient provided to Euronet by the ordering person, and confirms the recipient's right to the payout with the transaction PIN code (sent by Euronet Polska sp. z o.o. via SMS to the recipient's phone number as provided by the ordering person).

In case of any difficulties with completing the payout, it is recommended that the recipient should first contact the ordering person.

If an incorrect phone number of the recipient has been provided by the ordering person, the ordering person may file a complaint with the Euronet Customer Service Office in accordance with the rules stipulated in terms and conditions for the ordering person.

The receipt of the transfer is free of charge. The amount of transfers ordered by all ordering parties to the recipient cannot exceed PLN 2 000 in a calendar year.

If the transfer is not paid within 7 days of the date of its execution, the payout is refused or the transfer is cancelled, the amount of the transfer will be returned to the ordering person.

If these terms and conditions are not fulfilled, a fraudulent transaction is identified or in cases specified by law, including the application of measures introduced by Euronet pursuant thereto, the execution or payout of the transfer will be denied by Euronet.