

E-PAY SPACE

Corporate Cardholder Notice “EPS Business”

Card type « Corporate Expense Card »

VERY IMPORTANT : Please read this notice carefully before activating and / or using your Card.

You must comply with the provisions of this notice.

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Article 1. DEFINITIONS.

The words and the expressions used in this notice shall be defined in accordance with the definitions below:

Account	a personal account associated to the Card;
Activation	a mandatory procedure prior to the Cards' use that can only be accomplished by the Card Holder, the Card Holder's Employer or Us;
ATM	Automated Teller Machine or cashpoint facility or cash dispenser;
Available Balance	the value of funds loaded onto the Account and available to use;
Basic Bank Account Number	a document allowing to identify a person's bank account information in France. The IBAN contains the following information: name of the bank account holder, name of the bank, bank code, sort code, account number and control key, as well as IBAN and BIC codes;
Business day	any day between and including Monday to Friday, between 9 am and 7 pm (French time) except for bank or public holidays in France;
Card	an E-Pay Space Card issued by Moorwand Ltd. pursuant to a licence by Mastercard International Incorporated in partnership with Harmoniie SAS, partnering with Moorwand Ltd, pursuant to a license by Mastercard International held by Moorwand Ltd. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Harmoniie SAS is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under number 89589 for the issuing of electronic money and payment instruments. The card provided to the Card Holder by his employer allowing him to carry out Transactions relating to Professional Expenses exclusively;
Card Holder / You	a natural person provided with the Card upon your employer's demand;
Card Holder's / Your Employer	a natural or a legal person bounded with the Card Holder by an employment contract or by a relationship subordination;
Card Scheme	Mastercard as applicable and shown on the Card. Mastercard is a registered trademark of Mastercard International Incorporated;
Customer Service	the contact centre for dealing queries about the Service: serviceclient@epayspace.com

EEA	European Economic Area (Countries of the European Union, Island, Norway, Liechtenstein);
e-Money	monetary value associated to the Card, issued upon funds receipt and used for payments;
e-Money Issuer	Harmoniie SAS, partnering with Moorwand Ltd, pursuant to a license by Mastercard International held by Moorwand Ltd. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Harmoniie SAS is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under number 89589 for the issuing of electronic money and payment instruments.
Expiry date	the Cards' expiry date indicated on the front or on the back of the Card;
Fees	a variety of charges that can be raised for purchase and ongoing use of the Card;
Issuer	Moorwand Ltd is a company incorporated and registered in England & Wales under registration No. 8491211 with a registered office at Irongate House, 28-30 Dukes Place, London, EC3A 7LP, United Kingdom. Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments. 9DU.
KYC (Know-Your-Customer)	Card Holder's identification and identity verification procedure;
Online account	a private space on the website allowing the Card Holder to manage his Account;
Personal Data	any information relating to Card Holder's identity allowing to directly or indirectly identify him, by reference to an ID such as a name, an ID number, a location data, an online ID or one or several specific elements to the persons' physical, psychologic, genetic, psychological, economic, cultural or social identity;
PIN Code	Personal Identification Number, the security number provided for use with the Card;
Professional expenses	Transactions carried out by the Card Holder within his professional activity and defined by the Card Holder's Employer;
Programme	the service of use of the Card provided to the Card Holder by Us at his Employer's request and intended exclusively for Professional expenses;
Programme Manager	the E-Pay Space SAS Company, simplified joint-stock company, with share capital of 350 000 €, with a registered office at 25, rue Tiphaine – 75015, Paris (FRANCE), company's incorporation number 829 162 064 (RCS Paris);

Supplier	a retailer, merchant or other supplier of goods and / or services who accepts payment by means of a card, card number, PIN or card and signature;
Supplier's payment system	the merchant acquirer used by the supplier for the purposes of receiving payments arising from transactions;
Transaction	any Card payment including Internet payments or cash withdrawals carried out by the Card Holder;
Username and Password	if provided, a set of personal codes selected by the Card Holder to access his Online Account;
We, Us, Our	<p>i. E-Pay Space SAS Company, with the share capital of 350 000 €, Registered address: 25, rue Tiphaine – 75015, Paris, Company Number : 829 162 064 (RCS Paris), hereinafter also referred to as “the Programme”;</p> <p>ii. E-Pay Space SAS Company, with the share capital of 350 000 €, Registered address : 25, rue Tiphaine – 75015, Paris, Company Number : 829 162 064 (RCS Paris), hereinafter also referred to as “the Programme Manager”;</p> <p>iii. Moorwand Ltd. Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments and registered in England & Wales No. 8491211. 9DU. Registered office Irongate House, 28-30 Dukes Place, London, EC3A 7LP, United Kingdom. Moorwand Ltd is in partnership with Harmoniie SAS to provide the Programme as set out in this Agreement “the Issuer”; and</p> <p>iv. Harmoniie SAS, partnering with Moorwand Ltd, pursuant to a license by Mastercard International held by Moorwand Ltd. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Harmoniie SAS is authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under number 89589 for the issuing of electronic money and payment instruments as set out in this Agreement “the e-Money Issuer”</p>
Web Site	https://epayspace.com

Article 2. PROGRAMME DESCRIPTION.

We conceive, manage, market and distribute payment services.

Through this Programme We provide You with a prepaid Card destined exclusively for Professional expenses upon your Employer's request.

The money loaded on the Card belongs exclusively to the Your Employer and can only be spent on Professional expenses as defined by the Your Employer;

Article 3. NOTICE MODIFICATION.

We may modify this notice from time to time.

If the modifications are intended to significantly change the use of the service, they shall be brought to Your attention by Your Employer who shall be notified of any material change within a sixty (60) days period by email.

The modifications will be deemed to have been accepted unless Your Employer notifies Us to the contrary before the proposed date when modification comes into effect. Rejection of any proposed modification will amount to the cancellation of the Account and Card.

Article 4. PROGRAMME SUBSCRIPTION.

If You are reading this notice, it means that Your Employer has already provided us with all the necessary information and we have issued your Card.

Please, in any change of Your personal information, inform Your Employer immediately.

You benefit from the Card for a period defined by Your Employer, who may cancel or deactivate Your Card at any moment.

Article 5. DESCRIPTION OF THE CARD.

The Card may be a physical or a virtual card, that may be nominative.

The Card is not a bank card, it cannot be associated to any bank account. The funds placed into the Card are not entitled to any interest.

The cash-back option is not applicable to the Card.

The Card is an e-wallet that can only be loaded by Your Employer with the funds belonging to him. As a consequence, the Card can only be used for Professional expenses as defined by the Your Employer.

Article 6. CARD RECEPTION AND ACTIVATION.

6.1. Card Reception.

The Card can be distributed to the You either by Your Employer at his workplace, or by means of the postal service at the address indicated to Us by the Your Employer.

If the Card is a nominative card, please, sign it on the back upon receipt and prior to the Card's activation.

6.2. Card Activation.

Prior to use the Card must be activated.

The Card can be used immediately after its Activation provided that it has an Available balance; otherwise, the Transaction shall be rejected automatically.

The Card may be activated by the Card Holder or his Employer.

Article 7. USE OF THE CARD.

7.1. PIN Code.

The secure use of the Card is ensured by a PIN code provided to the Card Holder separately and confidentially.

The PIN code allows “material” use of the Card, i.e. the use of the Card at physical points of sale. The number of attempts to enter the PIN Code is limited to three (3) times, the Card being blocked after the third failed attempt.

You must memorise his PIN Code.

You must ensure that he respects all the necessary security measures such as:

- Memorise Your PIN upon its receipt and to destroy any material support containing his PIN;
- Not to write down Your PIN on Your Card;
- Not to compose Your PIN in front of anyone;
- Not to reveal Your PIN to any person, even to Your Employer or colleague.

If You lose or forget Your PIN code, You must contact the Customer Service.

7.2. Use of the Card.

You must ensure the functional and physical security of the Card, in particular by respecting the confidentiality rules.

You must take care of the Card: it is forbidden to place labels or sticky notes and / or to write on the Card, except signing the nominative Card.

You cannot give the Card to any other person or allow any other person to use it. Otherwise, You may be held liable for any unauthorised or fraudulent Transactions made using the Card.

7.2.1. Loading of the Card.

The Card can only be loaded by the Your Employer. Any loading operation other than those performed by Your Employer shall be declined.

The funds are loaded onto the Card within the period depending on the bank delays after receipt of the request from the Your Employer.

The funds loaded onto the Card remain Your Employer's property. Thus, unspent funds may be recalled by the Your Employer.

7.2.2. Use of the Card for Professional Expenses Exclusively.

The Card can only be used for Professional Expenses to pay for goods and services commercialised by the Suppliers displaying the Card Scheme symbol.

Your Employer may limit the Card's use for certain types of Transactions, Suppliers or define specific reasons allowing the use of the Card.

Depending on the Programme subscribed by the Your Employer, the Card can be used in ATMs allowing cash withdrawals within the defined limits.

The Card is not usable upon its Expiry date.

7.2.3. Conditions of Use.

The Card may be used anywhere in the world subject to the following conditions:

- The site where the Card is used displays a Card Scheme symbol;
- The access to the Scheme network operating in real time is granted and efficient;
- The use of prepaid cards is not prohibited by the local legislation.

The virtual Card cannot be used to purchase an item online that subsequently requires presentment of a physical card in order to obtain that item (i.e. certain theatre ticket purchases, hotel stays and car rentals).

Some Suppliers are within their rights to refuse payment by the Card combined with any other mean of payment in case of insufficient Available balance.

You must check if the Supplier accepts payment by the Card, as We are not liable for refusal of the latter.

We may require You to register for, and / or use enhanced online transaction security systems for customer authentication, which may include a one-time password as well as other third-party authentication.

7.2.4. Fees of Use.

The Fees of the Card's use are charged to the Your Employer.

They are deducted from the Available Balance automatically.

Article 8. TRANSACTIONS.

8.1. Transaction Authorisations.

You are solely competent to authorise a Transaction and are solely liable for it.

Please ensure that the Card has a sufficient Available balance for each Transaction You authorise (including value added tax and other taxes, duties, and applicable fees): if the Available Balance is insufficient to pay for a Transaction, and the Supplier does not permit to combine the use of the Card with other payment methods, the Transaction will be declined.

You may check the Available balance and Your Transactions history by connecting to Your Online account.

If for any reason a Transaction is carried out, but its amount exceeds the Available Balance, You must immediately inform Your Employer who must pay the deficit immediately.

Any use of the Card, Card's number or PIN constitutes Your agreement and authorisation of a Transaction.

The Transaction authorised by Your and received by e-Money institution is irrevocable.

The Transaction is deemed to have been irrevocably authorised when You initiate a payment instruction, subject to the stipulations of the article 9.

Shall be deemed as a payment instruction:

- A PIN Code entry performed by You;
- The provision of banking details printed on the Card;
- The approach of the Card to the payment terminal equipped with the contactless payment system;
- The insertion of the Card into an ATM followed by a PIN Code entry;
- A cash withdrawal request in a bank or at a Supplier.

Once the Transaction has been authorised, the amount of the Available Balance will be reduced by the Transaction's amount.

The time of receipt of a Transaction order is when We receive it. If a Transaction order is received after 4 p.m. on a Business Day, then it will be deemed to have been received on the next Business Day.

Where a Supplier's payment service provider is located within the EEA and the payment services being carried out are in the currency of an EEA Member State, We shall ensure the cash transfer to the Supplier's payment service provider within four (4) Business Days following the day on which the Transaction order is received.

In some circumstances a Supplier may require You to have an Available Balance greater than the value of the Transaction to be performed (the relevant funds). In such case, You shall only be charged for the actual and final value of Transaction. In the event that a Supplier has prior authorisation on Your Card, You may not have access to the relevant funds until the Transaction is completed or, if sooner, up to a period of thirty (30) days. However, the We shall only block access to the exact amount of funds authorised by You.

When entering into Transactions over the internet, You may need to enter Your personal details: please, supply the most recent personal details that have been provided Us with by Your Employer.

8.2. Prohibited Transaction.

The Card cannot be used for:

- Preauthorised regular payments;
- Transactions the amount of which exceeds the Available balance and / or the Cards' limits;
- Transactions at self-service petrol pumps;
- Transactions for cash (other than ATM withdrawal) including for example cash back, cash from a bank, money orders, traveler's cheques, foreign exchange, or bureau de change;
- Any illegal purposes.

You may be held solely responsible for damages and prejudices of any kind caused to Us by illegal use of the Card and / or the service.

8.3. Foreign Currency Transactions.

If a Transaction is carried out in a foreign currency, the amount of the Transaction shall be changed in the Card's currency in accordance with the market exchange rate or any other rate set by applicable legislation. A commission shall be applied.

The exchange rate applicable on the Transaction day may vary from the one used by Us on the day of conversion and deduction of Fees from the Available balance. We are not liable for the exchange rate.

The exchange rates may be applicable immediately and without notice; the fees related to the exchange rate may be invoiced.

You may check the exchange rate at the Card Scheme website.

8.4. Declined Transactions.

Please, notice that a Transaction may be declined, restrictions may be placed on the Card or that special security procedures may be applied in the following cases:

- You do not have an Available Balance or sufficient Available Balance for the Transaction attempted;
- The Transaction shall take You over the Card limits as defined by Your Employer;
- To protect the security of the Card, Account, security details or Personal Data;
- When We believe a Transaction is unauthorised or illegal or poses a high risk of being unauthorised or illegal;
- When We believe the Transaction would be in breach of the Fees, limits, its agreement with Your Employer, or any applicable legislation and / or regulation;
- The Transaction and / or applicable fees shall lead the Account into a negative balance.

8.5. Transactions Disputes.

Please, monitor the Transactions history regularly.

Any unrecognised or erroneous Transaction must be immediately notified to Your Employer who shall launch the transaction dispute procedure.

We reserve the right to accept the dispute concerning a Transaction in the following events:

- The Transaction has not been performed by the Card Holder, but by a third person acting in bad faith due to a fraudulent action;
- A Transaction that was preauthorised by the Card Holder did not specify the exact amount during the authorisation and the actual amount of the Transaction turned out to be unreasonably high;
- An authorised Transaction was incorrectly executed.

In the event of Transaction dispute with a Supplier, please contact the Supplier first; the refund operation being faster than the dispute procedure.

Any dispute related to the quality, safety, legality or any other aspect of goods and services purchased by means of the Card does not fall under Our jurisdiction.

The refund shall be made in accordance with the Supplier's refund policy. Once We receive the funds, it shall load the Account immediately.

If the Your dispute with a Supplier relating to a Transaction cannot be resolved, please contact Your Employer who shall escalate the dispute to Us.

If You believe that a Transaction is carried out without Your consent or in error, please contact Your Employer for him to demand an investigation upon the Transaction.

If the Transaction is genuine, its amount shall be deducted from the Available Balance and We may charge an investigation fee.

Article 9. THEFT OR LOSS OF THE CARD.

You are responsible for the protection of the Card.

We cannot be held liable for any Transaction performed by means of lost or stolen Card.

Please, immediately inform Us about any loss, theft or misappropriation of the Card, otherwise You may be held liable, and a legal action may be brought against You.

In case of theft, loss or misappropriation of the Card, We reserve the right to provide the police authorities with any information it considers relevant.

9.1. Immediate Notification.

Should the Card, the PIN Code, the Username or the Password be stolen or lost, or should the Card be used by a third person, please immediately inform Us.

We may ask You to provide Us with a written certificate attesting to the loss, theft or misappropriation of the Card within seven (7) calendar days.

Please, stop immediately any use of the Card, Card number or PIN.

If You find the Card reported as lost, stolen or misused, please:

- Immediately inform Us;
- Refrain from using it; and
- Destroy it by cutting it in two pieces through the magnetic strip and disposing of it securely.

9.2. Our Action.

Once notified of loss, theft, or misappropriation of the Card We shall take immediate action to protect the funds in the Account.

You may temporarily block the Card at any time by contacting the Customer's Service or by logging into Your Account and using the "freeze" functionality (if provided by the Programme).

9.3. New Card Issuance.

We shall disconnect the lost or stolen Card and issue a new Card under the same conditions as the initial one within seven (7) days. The new Card shall be sent to the designated address.

The new Card issuance fee shall be invoiced to the Your Employer.

Please, destroy expired or lost then found Card by cutting it in two pieces through its magnetic strip and disposing of it securely.

Article 10. REFUND OF THE AMOUNTS DEBITED DURING UNAUTHORISED OR DISPUTED TRANSACTIONS.

The Card's loss or theft does not lead to any refund or damages other than the amounts debited during unauthorised or disputed Transactions.

No refund shall be made if:

- The involved amount is linked to fluctuations in the exchange rate; or
- You have authorised the Transaction; or
- You have acted fraudulently; or
- You have failed to comply with this notice with intent or gross negligence; or
- The information concerning the Transaction has been given to You or made accessible four (4) weeks before the expected date of Transaction; or
- You have asked for refund eight (8) weeks after the debit date;
- The unauthorised or disputed Transaction is a cash withdrawal.

We may ask You or Your Employer for additional information to justify the request for refund.

If the disputed Transaction has been made with a Supplier, We shall require You to provide written confirmation of the disputed Transaction within 120 days of the Transaction date. The written confirmation should be sent to Customer Services.

If We do not receive written confirmation or a refund is made in respect of a Transaction that later turns out to be genuine, We shall re-deduct the amount of the Transaction from the Your Account.

Your Employer shall be charged a fee if the disputed Transaction turns out to be genuine.

If the disputed Transaction is a Transaction initiated by the Supplier, the refund can only be made if You prove that:

- The exact amount of the Transaction was not specified when You authorised the payment; and
- The amount of the Transaction exceeds the amount that You have reasonably expected, taking into account Your previous spending pattern, the definition of Professional Expenses given to You by Your Employer and the relevant circumstances of the case.

We shall refund or notify Our reasoned refusal to refund within ten (10) Business Days starting from the request or the receipt of the additional information.

If an incorrect amount has been debited from the Available balance due to Our error, We shall correct the error without being liable for any compensation whatsoever to You or Your Employer.

If We do not get the notification about unauthorised Transaction in thirteen (13) months after the debit date, We shall not proceed to any refund.

If investigations performed by Us show that there have been unauthorised or incorrectly executed Transactions on Your Account then, provided that the claim has been made within the time limits specified in this clause, You and / or Your Employer will not be liable for such Transactions.

Article 11. CARD RENEWAL.

The Card's Expiry Date is printed on the front or on the back of the Card.

The Card cannot be used or loaded after its Expiry Date. Please, destroy it by cutting it in two pieces through its magnetic strip.

The decision to renew the Card belongs to Your Employer.

If Your Employer does not want to renew the Card, You shall not be able to use the Card after its Expiry date.

Article 12. PROBLEMS RELATED TO THE USE OF THE CARD.

12.1. Technical Problems.

Please, immediately inform the Customer Service about any technical problems while using the Card.

12.2. Disputes.

In the event of a dispute relating to the use of the Programme or the Card, please contact Your Employer who shall inform Us.

Article 13. ONLINE ACCOUNT.

13.1. Online Account Description.

Depending on the Programme subscribed by Your Employer, the Account allows You to benefit from the following services:

- Card information;
- Available Balance information;
- Faculty to change the password;
- Secure access to the PIN code;
- Transactions list and details;
- Ability to block / unblock the Card;

- Possibility to declare the Card lost or stolen;
- Questions

13.2. Account Security.

Upon receipt of the Card, You will be invited to connect to Your online Account using the Username and the Password provided to You.

Please, do not reveal Your Username and Password to third parties.

Please, immediately inform Us or Your Employer of any suspicion of attempted theft or theft of the Card, as well as any disclosure to third parties of confidential data such as Card data, the PIN code or Your Username and password.

Article 14. CHANGES OF YOUR PERSONAL DETAILS (IF YOUR CARD IS NOMINATIVE).

Please, notify Us about any change of Your personal details (name, address, contact details) must be notified withing fourteen (14) days of the change.

We may at any time perform checks to confirm that Your personal details are accurate, including for the purposes of preventing fraud and/or money laundering.

Please, notify Us without delay of any changes of Your circumstances that may affect the running of the Account or the Card, by contacting Customer Services.

Article 15. MAINTENANCE.

We may suspend or to interrupt the use of the Card and / or of the service for maintenance purposes.

We undertake to perform preventive and curative maintenance of the service according to the rules of art and by means of a qualified staff.

15.1. Interruption of Service.

We may interrupt the service partially or completely in order to conduct its network and / or its hardware and software components maintenance operations for a maximum duration of three (3) hours per month.

We undertake to inform You and / or Your Employer through the Website.

In case of emergency requiring immediate action, We may interrupt the service without notifying You and / or Your Employer. We undertake to do Our best to restore the service as soon as possible.

15.2. Service Restoration.

In case of interruption of the service, We undertake to restore it as soon as possible.

Article 16. SUSPENSION OF THE SERVICE.

We may immediately suspend the provision of all or part of the service and / or the use of the Card in the following cases:

- In case of suspicion of any risk to the use of the service and / or the Card regardless of the source of the danger;
- In case of suspicion of unauthorised use, fraudulent or illegal use of the service and / or the Card;
- In case of violation or suspicion of violation of any provision of this notice;
- When You and / or Your Employer perform an act and / or omits to act that affects or may affect the proper functioning or security of the service;
- In the event that an act and / or omission performed by You and / or Your Employer violates or risks to violate current legal and / or regulatory provisions relating to the fight against Money Laundering and the Financing of Terrorism;
- When a legal or regulatory provision inflicts the suspension;
- In the case of fraud.

We undertake to inform You and / or Your Employer about the service suspension as soon as possible, unless the current legal obligation inflicts it not to.

Article 17. PERSONAL DATA.

The information and Personal data relating to You collected by Us are processed in accordance with applicable legal provisions.

17.1. Data Controller.

The collection and processing of the Card Holder's Personal Data is carried out by the Programme.

The Issuer is a joint controller of personal data provided in connection with the Programme.

17.2. Purpose and Basis of Personal Data Collection and Processing.

The types of personal data processed are likely to include, but is not limited to, name, address, date of birth, contact details, financial information, employment details and device identifiers.

Personal Data collection and processing have the following legal basis:

- Our legitimate interest (subscription of the Agreement, identification of the Card Holder and verification of the Card Holder's identity, issuance and management of the Card, invoicing, communication with the Card Holder);
- Compliance with legal and regulatory obligations in the area of preventing money laundering and terrorism financing and the fight against corruption as well as accounting obligations.

The security and confidentiality of the Personal Data is ensured by security features preventing any damage, loss, non-authorised access and unlawful use.

If We suspect that it has been given false or inaccurate information, We may record that suspicion together with any other relevant information. Decisions may be made by automated means.

17.3. Personal Data Recipients.

Card Holder's Personal Data collected by the Programme is shared with the following third parties:

- KYC procedure provider
- Card issuer

To guarantee Personal Data security entrusted by Card Holder, We choose reliable subcontractors offering sufficient guarantees of implementation of appropriate technical and organisational measures and shares the Personal Data within the limits of a sub-processing agreement.

If any illegality is identified, the information may be shared with legal authorities and regulators.

17.4. Cross-border Data Transfer.

The Card Holder's Personal Data does not leave the borders of the European Union.

17.5. Personal Data Retention Period.

We only retain Personal Data for the necessary duration of the contractual relationship plus three (3) years, without prejudice to retention obligations or limitation periods.

In terms of preventing money laundering and terrorism financing, the Personal Data is retained for five (5) years following the termination of the contractual relationship.

In terms of accountability, the Personal Data is retained for ten (10) years starting from the end of the fiscal year.

17.6. Card Holder's Rights.

The Card Holder has the right

- To access his Personal Data;
- To rectify, to enquire, to limit, to transfer and to erase his Personal Data;
- To object to the processing of his Personal Data at any moment for reasons related to his personal situation, as well as the right to object any commercial prospection;
- To define general and specific directives defining the way in which he intends to exercise his rights after his death.

17.7. Exercise of Card Holder's Rights.

Whether the Card Holder decides to exercise his rights or to obtain any information concerning the Company's data protection policy or his data processing, he is invited to send an e-mail to the following address:

dataprotection@epayspace.com

The Programme shall respond to the Card Holder's request within thirty (30) calendar days starting from the receipt of the e-mail.

This period may be extended by one (1) month in the event of overload of the service dedicated to processing Personal Data Requests.

The processing of the Card Holder's request is carried out free of charge, except in case of an abusive request (ex.: unfounded or excessively repeated requests etc.) and / or in case of expenses incurred to fulfil the request (ex.: response sent by a registered letter, purchase and sending of an encrypted USB flash drive etc.).

17.8. Right to Withdraw the Consent.

The Card Holder may withdraw his consent to Data processing at any moment except for the Data collected and processed in fulfilment of the legal and / or contractual obligations of the Programme.

In the event of the Card Holder's consent withdrawal concerning the Data other than the one used for newsletter service, the Card Holder acknowledges and agrees that his consent withdrawal shall lead to Card's cancellation.

17.9. Right to Lodge a Complaint.

In the event of difficulty in connection with the management of his Personal Data and with non-cooperation of the Company, the Card Holder may contact the National Commission for Data Protection and Liberties (www.cnil.fr).