

## GENERAL INFORMATION

The decision to provide a Postchèque Card and/or a VISA Card cannot be taken immediately for newly created Accounts. A MyCash Card is recommended in order to have immediate access to the funds in the Account.

At the time of providing a Postchèque Card or VISA Card, POST Finance may grant an Overdraft for the relevant Account, under the conditions set out in the Price List.

Proof of transactions performed using a Card and their proper completion is based on records provided by the ATM or Terminal and recorded by SIX Payment Services (Europe) S.A.

In case of transactions involving a currency conversion, the exchange rate applied notably comprises the VISA daily exchange rate plus the commission stated in the Price List.

POST Finance only provides VISA and Easy VISA Credit Cards to Consumers.

The reference exchange rate for card payments in currencies other than Euro is specified on the POST Finance website, as well as the difference between this and the rate published by the European Central Bank in accordance with applicable Laws.

### Security Measures (all Cards)

You must carefully conserve and protect your Card and keep your Security Credentials confidential. These should not be noted down on the Card or on anything kept with the Card or which could be accessed by third parties. Security Credentials should be entered taking the necessary precautions so as to be hidden from view and/or prying eyes. They should not be disclosed to any third party in any way. Failure to respect these security rules will be deemed to be gross negligence.

In the event of theft or loss of a Card and/or in the event that the Security Credentials are disclosed, even involuntarily, and it is suspected that the Card may have been used fraudulently, you should block the Card with SIX Payment Services (Europe) S.A. as quickly as possible by calling +352 49 10 10 and stating your name and surname and your Account number. Your telephone declaration must be immediately confirmed to POST Finance in writing. In the event of loss, theft or fraudulent use of your Security Credentials, you should also submit a formal complaint to the relevant authorities as quickly as possible. Proof of this complaint will need to be sent to POST Finance or SIX Payment Services (Europe) S.A. as quickly as possible.

### Specific security measures for VISA and Easy VISA Cards

When choosing a LuxTrust password, the Holder should choose a secure password that does not include easily identifiable combinations (e.g. telephone numbers, birthdays, car registration numbers, the name of the Holder or of a family member). The Security Credentials on the back of the VISA Card consist of a number printed on the signature panel of the Card.

The Card Holder must take all necessary precautions to ensure the security and confidentiality of his/her Security Credentials and of any instrument or device (including the Card, LuxTrust certificate or mobile telephone) used to confirm a transaction. In particular, he/she should not write his/her Security Credentials on the Card itself or elsewhere, or save them in electronic format, in full or in modified form, encrypted or otherwise. The Card Holder also undertakes to avoid disclosing his/her personal security message to any third party or making it accessible to any third party in any way whatsoever. The Card Holder should only enter his/her Security Credentials for online transactions if the corresponding field contains the Card Holder's personal security message together with the "Verified by VISA" logo. The Card Holder should immediately notify POST Finance if no personal security message is displayed or if they suspect fraudulent use. The Card Holder should change his/her personal security message immediately if he/she has reason to believe that it has become known to a third party.

### Contactless payments

Contactless transactions can only be performed within the limits set out below.

Contactless payments are transactions that are made without inserting a Card into a Terminal. The Payment Transaction is carried out without entering a PIN code. Contactless transactions can be initiated for amounts not exceeding 50 EUR, as long as the cumulative amount of the previous contactless transactions made since the last Strong Authentication does not exceed 150 EUR.

Any purchase for an amount greater than 50 EUR or which no longer meets the conditions stated above requires entry of the Security Credentials and, where applicable, insertion of the Card into the Terminal. The Card Holder should follow the instructions displayed on the Contactless Terminal screen at all times.

Furthermore, the security device requires Security Credentials to be entered on random occasions, even for amounts below 50 EUR.

If your Card has been lost or stolen, it will not be possible to use it to make purchases involving amounts over 50 EUR without the PIN code.

Cash withdrawals from ATMs always require a PIN code and a check is made of the available funds.

### Viewing balances and transactions

You can view your Card balances and transactions at Points of Sale, ATMs and via Online Banking (if you have subscribed to this option) if you are an Account Holder. You will be duly informed of any other means put in place by POST Finance.

### Blocking

As set out in the General Terms and Conditions and the accompanying documents, POST Finance reserves the right to block the Card, for objectively justifiable reasons relating to the security of the Card, the payment for fees arising from the use of the Card, suspicion of unauthorised or fraudulent use of the Card or a significantly increased risk that you may be unable to meet your payment obligations. This is independent of any blocking notification you may have sent to POST Finance, as detailed in Article 3.10 of the General Terms and Conditions.

POST Finance will inform you of any such block and the reasons for it, using the methods of communication set out in the General Terms and Conditions (clause 14 for Consumers and clause 15 for professionals); where possible, before the Card is blocked and at the latest immediately thereafter, unless providing such information would compromise objectively justified security reasons or is prohibited by any other relevant European Union or national law.

The blocking notification by POST Finance means cancellation of all features of the Payment Instrument (it being specified, to avoid any ambiguity, that this will result in the blocking of all access to the Account concerned by an AISP or a PISP).

POST Finance will unblock the Card or replace it with a new Card once the reasons for blocking no longer exist.

## DEBIT CARDS (MyCash & Postchèque)

### Fee

The fee is automatically charged in full at the time of signing for a Card and on an annual basis thereafter.

### Transactions carried out using the Card

When the Card Holder uses his/her card to pay for goods, obtain services or make cash withdrawals, he/she must:

- enter his/her PIN code for ATM cash withdrawals or payments made using Terminals;
- or allow secure Terminals specially designed for this purpose to read the electronic chip on the Card, in the case of some simple payments;
- or make Contactless transactions on Contactless Terminals by positioning the Card close to the Contactless Terminal. Depending on the amount of the transaction and the number of Contactless transactions performed, you may be requested to insert the Card and/or use your PIN code (see Contactless usage limits below);
- or respect any other form of payment accepted by VISA.

By doing so, the Card Holder authorises the Payment Transaction initiated by using the Card.

### Method of payment for transactions performed using the Card

Proof of the Payment Transaction and its proper completion is based on records provided by the ATM or Terminal and recorded by SIX Payment Services (Europe) S.A.

In the event of a Payment Transaction involving a currency conversion, the exchange rate applied uses, among other things, the VISA daily exchange rate as well as the commission stated in the Price List.

For any MyCash Card request made under an Application for International Protection (Demandeur de Protection Internationale or DPI), the signatory applicant(s) for international protection is/are informed that POST Finance is required to transmit the following items of his/her personal data to the OLAI (Office Luxembourgeois de l'Accueil et de l'Intégration): surname, first name(s) and "DPI" "R" identification number, to enable the Card fees to be covered.

## VISA CARDS (Classic-Gold-Prestige)

### Fee

The fee is automatically charged in full at the time of signing for a Card and on an annual basis thereafter.

### Transactions carried out using the Card

When the Card Holder uses his/her card to pay for goods, obtain services or make cash withdrawals, he/she must:

- enter his/her PIN code for ATM cash withdrawals or payments made using Terminals;
- or communicate the CVV security code (3-Digit Card Verification Code on the back of the Card in or near the signature area, requested for any remote transaction confirmation) in the case of remote transactions made by any means, as well as the security elements necessary to activate 3D Secure, as detailed below;
- or allow secure Terminals specially designed for this purpose to read the magnetic strip and/or electronic chip on the

- Card, for some simple payments;
- or make Contactless transactions on Contactless Terminals by positioning the Card close to the Contactless Terminal;
  - or respect any other form of payment accepted by VISA.
- In doing so, the Card Holder authorises the Payment Transaction made by using the Card.

### Usage

ATMs and retailers accepting VISA Cards can be identified by their display of the VISA logo.

A personal and non-transferable security number is shown on the back of the VISA Card. This is a number printed on the signature panel of the VISA Card. You must not disclose this Security Number to any third party under any circumstances except, where necessary, as part of a remote payment.

You will receive a new VISA Card once the expiry date of your VISA Card has been reached, unless POST Finance refuses to renew the Card or if you cancel the Card in writing at least 1 month prior to the expiry date of your VISA Card.

You are not authorised to exceed the amount of the usage limit granted by POST Finance and communicated to you in writing.

A VISA Statement will be sent to you at least once a month if you use your VISA Card. This VISA Statement is based on the data provided to POST Finance.

In the case of transactions involving a currency conversion, the exchange rate will be determined by VISA and will comprise, among other things, the VISA daily exchange rate as well as the commission stated in the Price List.

Using the "current account" function, you can make cash Withdrawals within the limits stated in the Price List. In this case, the amount withdrawn will not be shown on the VISA Statement.

Additional VISA Services are attached to the VISA Gold Card and the VISA Prestige Card. If you have either of these Cards, please refer to the conditions attached to these Additional VISA Services.

### Payment methods

At the time of taking out a VISA Gold Card and/or VISA Prestige Card, you will have the choice between a payment method (i) using deferred debit or (ii) using a loan facility with instalment payments. This choice may be changed by written request. In the event that the request is approved by POST Finance, the new payment method will be effective as from the date of the VISA Statement following approval. In case of a request to switch to a loan facility with instalment payments, any amounts owed for the period prior to the new system coming into effect shall remain due using the deferred debit operation. In case of a request to switch to deferred debit, any amounts owed for periods prior to the new system coming into effect shall be immediately payable at the next Withdrawal Date.

You will receive a VISA Statement every month when using the deferred debit payment method. This is the default payment method used by VISA Classic Cards. The amount payable stated therein will be withdrawn from your Account on the Withdrawal Date. This amount is not subject to debit interest.

When using the loan facility with instalment payments the minimum required amount, as set out in the Price List, will be taken from your Account every month on the Withdrawal Date, if any sums owed appear on the VISA Statement. The remaining balance owed following the Withdrawal Date will attract interest at the annual rate as set out in the Price List. The interest rate may change at any time, pursuant to notice given by letter, a notice included on the VISA Statement, email or any other suitable means. The new rate will take effect 2 months after notice has been given of any increase. If you have any objection to any changes made to the interest rate, you have the right to terminate your Contract free of charge in accordance with Article 10 of the General Terms and Conditions. The new rate shall take effect immediately or on a date given by POST Finance for any decrease in the interest rate.

You can make payments in excess of the required minimum at any time, without penalties, by crediting your Account. These payments will be accounted for in the calculation of interest and the remaining balance owed.

If more than one VISA Card is issued for the same Account, you and the other Card Holders shall be jointly and severally responsible for paying any amounts owed following the use of these VISA Cards.

## Easy VISA Cards

### Usage

POST Finance may, at its discretion, provide an Easy VISA Card to you in response to an application on the form made available by POST Finance. This Card can be used to make payments to third parties and can be topped up/unloaded via the IBAN account indicated on the back of the Card, which must be in credit. Issuance of the Card is conditional upon having an Account or payment account with your payment service provider in the Greater Region (verifiable by POST Finance).

ATMs and retailers (including Internet traders) accepting this Card can be identified through their display of the VISA logo. A personal and non-transferable security number is shown on the back of the Card. You must not disclose this Security Number to any third party under any circumstances except, where necessary, as part of a remote payment.

You can credit the Card IBAN account (i) by transfer (in particular via Online Banking if you have an Account) or (ii) using a POST Finance ATM (with a Debit Card or a VISA Card issued by POST Finance), or (iii) by transfer using a form made available by POST Finance or by your payment service provider.

When you credit an amount that exceeds the maximum limit, the transaction will be refused and the amount will be returned to you by POST Finance.

All charges appearing on the Price List are debited from your Account/payment account, or from the IBAN account of the Card in the event of termination.

The usage limit is checked at the time of each transaction via an electronic terminal in order to authorise the transaction in question. Easy VISA Cards cannot be used for transactions performed using a manual card imprinter or for certain transactions (e.g. placing a rental deposit).

You can access your funds up to a weekly limit, as stated in the Price List and in the Accompanying "Cash" document, for payments at retail outlets and ATM cash withdrawals. Any purchase or payment made when the Card IBAN account holds insufficient funds is prohibited and the transaction may be rejected. If the IBAN Account shows a negative balance, you must immediately reimburse this balance to POST Finance.

In case of transactions involving a currency conversion, the exchange rate will be determined by VISA and will comprise, among other things, the VISA daily exchange rate as well as the commission stated in the Price List.

If your Card IBAN Account holds credit in your favour (including when your Easy VISA Card expires), you can at any time send a reimbursement request to POST Finance via Online Banking (if you have an account), or by using a special form at a Point of Sale, or by letter to POST Finance. The amount will be transferred to your Account/payment account. The flat-rate charges indicated in the Price List are collected for any cancellation of the Card and are debited directly from the Card IBAN account.

Funds in the Card IBAN account are not considered deposits but electronic money that is not guaranteed by the FGDL (Fonds de Garantie des Dépôts Luxembourg).

### Payment Transactions

When the Card Holder uses his/her card to pay for goods, obtain services or make cash withdrawals, he/she must:

- enter his/her PIN code for ATM cash withdrawals or payments made using Terminals;
- or make Contactless transactions on Contactless Terminals by positioning the Card close to the Terminal;
- or provide the CVV 2 security code for transactions carried out by any remote means, along with the security elements required to activate 3D Secure;
- or allow secure Terminals specially designed for this purpose to read the magnetic strip and/or electronic chip on the Card, for some simple payments;
- or to respect any other form of payment accepted by VISA.

## 3D SECURE (VISA and Easy VISA Cards)

3D Secure is a technology for securing online Credit Card payments, used on websites displaying the logo "Verified by Visa".

The Card Holder can activate 3D Secure on his/her Card using the dedicated portal. In order to be able to activate 3D Secure in connection with his/her Card, the Holder can:

- either make a request through the dedicated portal <https://3dsecure.lu> for an activation code ("*one time registration code*"). This one-time activation code will be sent to the Card Holder by post at the address previously given to POST Finance. Using this one-time activation code, the Card Holder can track the 3D Secure activation on the dedicated portal. The Card Holder should follow the relevant activation procedure to do this, which will require entry of the one-time activation code;
- or activate 3DS via Online Banking.

At the time of this activation, the Card Holder should choose at least one of the authentication methods below to proceed with Internet transactions that require 3D Secure identification (hereinafter referred to as a "3D Secure transaction"):

### Validation via LuxTrust Token - secret image

Confirmation of a 3D Secure transaction using a Token-type LuxTrust certificate (hereinafter referred to as a "Certificate").

In order to link the Certificate to his/her Card, the Card Holder should, as part of the activation procedure, enter his/her LuxTrust Security Credentials (*User ID/Token*), LuxTrust password and the one-time password given on his/her Certificate.

In order to perform a 3D Secure transaction using a Certificate, the Holder should confirm his/her 3D Secure transaction using his/her LuxTrust user ID, LuxTrust password and the one-time password given on his/her Certificate. A secret image will always appear when entering the one-time code to validate your purchases. Warning: if you do not see or recognise this image, this means that the website you are on is not a legitimate one!

### Validation via LuxTrust Mobile

Customers who use their LuxTrust Token and who have the LuxTrust Mobile app can opt to use the latter to validate their online purchases. This means that they will no longer be blocked if they do not have their LuxTrust Token handy.

### Confirmation via SMS code

Validation of the 3D Secure transaction by means of a one-time code communicated by SMS (NB: this type of validation will no longer be authorised under European law as of 1 January 2021).

In order to link his/her Card to a mobile telephone, the Card Holder should provide his/her mobile telephone number during the activation procedure.

If 3D Secure activation is requested via the dedicated portal, POST Finance will send a one-time code by SMS text message to the telephone number provided by the Card Holder, via a service provider specialising in communication by SMS text message. The Card Holder should enter this one-time code to finalise activation of the 3D Secure service.

To perform a 3D Secure transaction using a one-time code sent by SMS text message, the Card Holder should confirm the 3D Secure transaction using the one-time code sent by SMS text message to the telephone number given by the Card Holder at the time of activation of the 3D Secure service for the Card in question.

The Card Holder should also set up a personal security message. This personal security message will be displayed during each subsequent 3D Secure transaction when the Card Holder is asked to enter his/her Security Credentials.

Activation of the 3D Secure service is free of charge and is carried out over a secure Internet connection. By activating the 3D Secure service, the Card Holder agrees to these Terms and Conditions.

The Card Holder must perform a separate activation procedure for each of his/her Cards. If the Card Holder receives a new Card with a new PIN code (e.g. in the event of loss or theft), this will also have to be activated.

At the time of confirming a 3D Secure transaction, the Card Holder must ensure that the dedicated portal includes the following protective elements:

- the portal address should begin with "https";
- the address bar of the portal should display a small padlock icon;
- the portal should display the personal security message set up by the Card Holder;
- the portal should show the "Verified by Visa" logo.

If any of these protective elements do not appear on the dedicated portal or if the Card Holder suspects fraudulent use of his/her Security Credentials, he/she should immediately notify Six Payment Services (Europe) S.A. and block the Card. He/she should also not confirm the transaction and will be solely responsible for any damage that may result from entering these Security Credentials and from any confirmation of the transaction.

Retail transactions over the Internet that require 3D Secure identification cannot be made without activating the 3D Secure service.

POST Finance reserves the right to terminate the 3D Secure service at any time.

POST Finance does not guarantee the constant availability of 3D Secure and cannot be held responsible for any damage that might arise from any outage, interruption (including any necessary maintenance) or overload of POST Finance systems or of systems belonging to any third party mandated by POST Finance.

Furthermore, POST Finance may not be held responsible for any failure of the 3D Secure service for any damage that may arise from an outage, malfunction or interruption affecting public electronic communications networks (Internet, mobile telephone networks) or servers, civil unrest, or any other incident beyond its control.