

# Barion List of Conditions

Valid as of October 3rd, 2016



## Basic conditions for customers and merchants (page 1)

| Basic, free services for customers and merchants |   |      |
|--|---|------|
| Basic services                                   | Entry fee, registration, concluding a contract                            | FREE |
|  | Opening a wallet or an account  |      |
|  | Monthly fee, annual fee   |      |
|  | Blocking  |      |
|  | Cancelling a block  |      |
|  | Change of password  |      |
|  | Monthly account statement sent by email in PDF format                     |      |
|  | Account statement data export (XLS, CSV)                                  |      |
|  | Personal money laundering identification                                  |      |
|  | Cancellation  |      |
| Payment, purchase                                | E-money payment online  | FREE |
|  | E-money payment with mobile phone   |      |
|  | Bank card payment online  |      |
|  | Bank card payment with mobile phone                                       |      |
|  | Bank card validation  |      |
|  | Refund to balance or bank card  |      |
| E-money transaction                              | Sending money   | FREE |
|  | Sending money through Cashback  |      |
|  | Receiving   |      |
|  | Sending money to non-Barion users   |      |
| Application                                      | Use of Barion web app   | FREE |
|  | Downloading and use of Barion app   |      |
|  | E-mail notification of transactions                                       |      |
| Use of Barion developer REST API                 | Sending money   | FREE |
|  | Sending Cashback  |      |
|  | Refund to balance or card   |      |
|  | Sending money in bulk   |      |
|  | Balance query   |      |
|  | Account history query   |      |
|  | Notifications of cash flow  |      |
| Acceptor points                                  | Opening of acceptor point, authorization process and other administration | FREE |
|  | Download and use of mobile POS application                                |      |

| Fees for balance top up and withdrawals for customers and merchants |  |  |
|---|--|--|
| Balance top up in forints (HUF)                                     | Transfer from forint account   | 0 Ft   |
|   | Transfer from foreign currency account                                 | 2 000 Ft   |
|   | Cash deposit at a bank branch or ATM                                   | 100 Ft   |
|   | Turbo top up with bank card  | 1%   |
| Balance top up in euros (€)   | Transfer from forint account   | € 0  |
|   | Transfer from foreign currency account                                 | € 2  |
|   | Cash deposit at a bank branch or ATM                                   | 1% (minimum € 2)   |
|   | Turbo top up with bank card  | 1%   |
| Balance top up in USA dollars (\$)                                  | Transfer from forint account   | \$ 0   |
|   | Transfer from foreign currency account                                 | \$ 2   |
|   | Cash deposit at a bank branch or ATM                                   | 1% (minimum \$ 2)  |
|   | Turbo top up with bank card  | 1%   |
| Withdrawal from forint (HUF) account                                | Withdrawal by transfer to any domestic forint bank account             | 0.1% (minimum HUF 50)  |
|   | Withdrawal by transfer to any foreign or foreign currency bank account | 3 000 Ft   |
| Withdrawal from euro (€) account                                    | Withdrawal by transfer to any domestic forint bank account             | € 2  |
|   | Withdrawal by transfer to any foreign or foreign currency bank account |  |
| Withdrawal from USA dollar (\$) account                             | Withdrawal by transfer to any domestic forint bank account             | \$ 3   |
|   | Withdrawal by transfer to any foreign or foreign currency bank account |  |
| <b>Customer service</b>   |  |  |
|   |  | -36 (1) 464-7099<br><a href="mailto:hello@barion.com">hello@barion.com</a> |

## Acceptance of terms and conditions for online payment (web and mobile) for merchants



| Fees for Barion Smart Gateway online and app2app payment services |  | Conventional | Clever | Smart | Genius  | Mastermind                            |
|---|--|--------------|--------|-------|---|---------------------------------------|
| Accepting bank card and Barion balance                            | Gateway user fee for each transaction  | 2%           | 1,5%   | 1%    | 0% for the FIRST HUF 100 million, 0,5% thereafter | Ask for one of our CUSTOMIZED offers! |
|   | Discounted fee for monthly turnover exceeding HUF 29 million                               | 1,75%        | 1,25%  | 0,75% |   |                                       |
|   | Discounted fee for monthly turnover exceeding HUF 99 million                               | 1,5%         | 1%     | 0,5%  |   |                                       |
| Bonus services for Barion Smart Gateway                           | Reservation and repayment (deposit)<br>Recurring payment                                   | +0.2%        |        |       |   | Ask for one of our CUSTOMIZED offers! |
| Bonus services for Barion Smart Gateway Sharing Economy           | Payments to a third party<br>Payments to several parties<br>Subtraction of Contributor fee | +0.5%        |        |       |   | Ask for one of our CUSTOMIZED offers! |

| Conditions for selecting a package |   | Conventional | Clever | Smart | Genius | Mastermind                            |
|------------------------------------|---|--------------|--------|-------|--------|---------------------------------------|
|                                    | Placement of Barion information items                       | ✓            | ✓      | ✓     | ✓      | Ask for one of our CUSTOMIZED offers! |
|                                    | Providing detailed shopping cart details at time of payment |              | ✓      | ✓     | ✓      |                                       |
|                                    | Exclusive electronic payment                                |              |        | ✓     | ✓      |                                       |
|                                    | Compulsory registration with Barion at time of payment      |              |        |       | ✓      |                                       |

| Advisory services in connection with our various packages |  | Conventional  | Clever | Smart  | Genius | Mastermind  |
|---|--|---|--------|--|--------|---|
|   |  | Tamás Pacsirszky<br>+36 20 332-2900<br><a href="mailto:pacsirszky.tamas@barion.com">pacsirszky.tamas@barion.com</a> |        | Csaba Szabó<br>+36 30 482-7296<br><a href="mailto:szabo.csaba@barion.com">szabo.csaba@barion.com</a> |        | Tamás Bíró<br>+36 20 932-2023<br><a href="mailto:biro.tamas@barion.com">biro.tamas@barion.com</a> |

## Conditions for mobile proximity payments for merchants

| Fees for Barion Smart Gateway payment services |                              |      |
|--|------------------------------|------|
| Accepting bank card and Barion balance         | Bank card transaction fee    | 0,5% |
|  | Fee for payment from balance | 0%   |

| Advisory services in connection with mobile proximity payment and payment methods that can be built in to cash registers |  |
|--|--|
| Tamás Bíró<br>+36 20 932-2023<br><a href="mailto:biro.tamas@barion.com">biro.tamas@barion.com</a>                        |  |

## Other fee items



| <i>Other fee items for customers and merchants</i>            |                       |                    |                     |
|---|-----------------------|--------------------|---------------------|
| Paper-based account statement (each)                          | 1 000 Ft              | € 4                | \$ 5                |
| Unsuccessful cancellation of responsible safekeeping          | 0 Ft                  | € 0                | \$ 0                |
| Transferring out an amount held in responsible safekeeping    | 0 Ft                  | € 0                | \$ 0                |
| Monthly fee for responsible safekeeping                       | 0.5% (minimum HUF 50) | 0.5% (minimum € 2) | 0.5% (minimum \$ 3) |
| Withdrawal at the time of closing the wallet, for individuals | 0 Ft                  | € 0                | \$ 0                |

## Small print

### Selection of package, general terms and conditions

Within no more than 10 working days after authorization from the acceptor, the package which is the most advantageous for the merchant will be selected. In order to select this, the Issuer is entitled to make a test purchase at any time. Fees for accepting bank cards and Barion balances are set at each Acceptor point.

Fees for accepting bank cards apply to payments made with Visa and Mastercard cards issued to individuals residing within the territory of the European Union. If the proportion of the amount of payments made with other types of cards exceeds 2%, the Issuer is entitled to set a Top up with a bank card can only be made with a bank card issued in Hungary. The issuer has the right to make bank card top up conditional on a verification process determined by it. Insofar as the average size of the shopping cart remains below HUF 5,000 for an extended period of time, the Issuer has the right to require a higher, individual fee for accepting the bank card. The discounted "Smart" and "Genius" packages apply to the activities of small businesses, thus they are not applicable to, in particular but not exclusively, to charitable activities, business based on the MLM business model or non-retail business.

### Definition of acceptor services:

*Base fee for all transactions* The base fee is the basic fee for the use of Barion Smart Gateway, and is payable for every transaction (bank card and Barion balance). In the case of a marketplace model, the Facilitator shall pay this fee.

*Turnover-based discount* Turnover-based discounts are applied in the calendar month following the month in which the requisite monthly turnover is reached. A drop in turnover may result in a revocation of the discount.

Conditions for benefiting from discounts are expressed in forints, but these also apply to accepting foreign currencies, by calculating these amounts in forints.

Additional discounts are available in the case of exceptionally high turnover. Please ask for one of our customized offers!

### Definitions of extra and community payment services

*Reservation and repayment* In the case of reservation and repayment, the amount paid shall be credited to the Barion wallet of the beneficiary, but cannot be used until the Facilitator has finalized the transaction. Finalization can occur with either the original or reduced amount, or even with HUF 0.

*Recurring payment* In the case of recurring payment, the Customer, in making the first successful payment, authorizes the Merchant to repeat the payment with the frequency and in the amount specified. This can be used for performing down payments, one-click payments or automatic payments.

Recurring payments require a special authorization, for which purpose the Issuer may, at its own discretion, the Merchant requesting such.

*Payments to a third party* The amount paid is credited to the Barion wallet of a user specified by the user initiating the transaction. Applicable fees must be paid by the user initiating the transaction.

*Payments to several parties* The amount paid is credited to the Barion wallet of several users specified by the user initiating the transaction.

*Contributor fee* At the discretion of the user initiating the transaction, a contributor fee may be deducted from the beneficiary of the purchase. The beneficiary of the fee can be the person initiating the payment or other Barion users.

In the case of any extra services, an additional fee will be charged for the extra service group. If several services are used from a single extra service group, the fee will only be charged once.

### Definition of conditions

*Placement of Barion information elements* Placement of Barion information and corporate image elements in a manner chosen by the Issuer. The Issuer shall publish a detailed description of the placement of these elements.

*viding detailed shopping cart contents at time of payment* This shall be deemed to have been performed if the Acceptor provides a detailed description of the contents of the shopping cart, that is, the specific denomination of the products purchased.

*Exclusive electronic payment* Deemed to have been performed if Barion is the only electronic payment method available. Payments by customers via bank transfer or upon delivery are not considered to be electronic payment.

*Compulsory registration with Barion at time of payment* In the course of the payment process, customers must register their Barion wallets with a real, verified email address. Payment may only be completed after successful registration.

In the case of the failure to comply with any condition of a previously selected package, the Issuer is entitled to unilaterally select another package or to specify a customized fee in connection with accepting bank cards and Barion balances.

*If you would like to derogate from these conditions, ask our consultants about a customized Mastermind package!*