

Terms and Conditions for issuance and use of iCard Visa Metal Card

1. The Terms and Conditions for issuance and use of iCard Visa Metal Card represent inseparable part of the Legal Agreement for iCard Digital Wallet and the Legal Agreement for iCard Account (together referred to as “Legal Agreement for iCard”) between the Client and iCard AD, Company Number 175325806, having its seat and management address in Varna City, 9009, Mladost District, Business Park Varna B1 – e-money institution, licensed and regulated by Bulgarian national bank under License granting decision №4703-5081/25.07.2011, which provides payment services in the European Union.

1.1. The present Terms and conditions regulate the additional exclusive services and opportunities for iCard Visa Metal clients, in addition to the terms and conditions agreed in the Legal agreement for iCard. In case of any discrepancy between the two documents, the present Terms and conditions for iCard Visa Metal Card shall prevail. For all relevant issues which are not regulated by the present Terms and conditions, Legal Agreement for iCard is applicable.

1.2. The Client confirms that he accepts and agrees that the card organisation Visa unilaterally defines from time to time the content and the type of part of the additional services provided to the cardholders of iCard Visa Metal, as well as for some of those services fee/s may apply as pointed in the Tariff for iCard Visa Card and/or The Terms and Conditions for use of the relevant additional exclusive service.

2. **iCard Visa Metal Card (iCard Visa Metal)** is CHIP&PIN based payment card bearing the logo of the card organization Visa and the logo of iCard, issued by iCard AD for payments and withdrawals on POS terminals, Internet payments and cash withdrawal via ATM, NFC payments and linked to Client’s iCard Digital Wallet and iCard Account (together referred to as “iCard”).

iCard Visa Metal is the highest-class payment card which provides iCard Clients with additional exclusive services and opportunities.

3. iCard Clients who own iCard Visa Metal may benefit from the following additional exclusive services and opportunities:

- Cashback in amount of 0.2 % for all POS terminal payments and for all online payments made in a country from the European Economic Area (EEA)
- Cashback in amount of 1 % for all international POS terminal payments and for all international online payments made in a country outside the European Economic Area (EEA)
- High transaction limits for payments made via iCard Visa Metal Card and high limits for sending and receiving money (turnover) via iCard Account for iCard Visa Metal Cardholders, which may be found here: [iCard Visa metal Card Limits](#) and [iCard Account Limits](#)
- 24/7 Free Visa Concierge Programme
- Lounge Key
- Travel Abroad Insurance¹ with assistance and accident
- Exclusive access to promotional offers and discounts
- Access to Discount iCard Welcome Programme
- 24/7 Premium Customer Services
- Express Card Delivery
- Unlimited fee-free cash withdrawals via iCard Visa Metal for ATMs in Republic of Bulgaria and in countries from EEA
- Unlimited fee-free SEPA transfers monthly via Client’s iCard Account linked to iCard Visa Metal

¹ See point 7

3.1. Information on the additional services and opportunities for Clients who are iCard Visa Metal Card cardholders and the terms and conditions for their use may be found on <https://icard.com/en/icard-metal>

3.2. The Client confirms that he/she understands and agrees that iCard AD does not provide the following additional exclusive services and opportunities: Visa Concierge, Lounge Key, Travel Abroad Insurance with assistance and accident, Exclusive access to promotional offers and discounts. The Client confirms that he/she understands and agrees that iCard AD does not bear any responsibility for provision and quality of the additional exclusive services and opportunities pointed above.

3.3. The Client confirms that he/she understands and agrees that the additional exclusive services and opportunities Visa Concierge, Lounge Key, Exclusive access to promotional offers and discounts are provided by the Card organisation Visa and/or third-party providers, as well as the Card organization Visa and/or the third-party providers bear all the responsibility for provision and quality of the additional exclusive services and opportunities pointed above. The Client confirms that he/she understands and agrees that the Travel Abroad Insurance with assistance and accident is provided by a third party – Insurer, chosen by iCard AD and the Insurer is responsible for provision of the insurance service and its quality.

3.4. The Client confirms that he/she understands and agrees that in case his/her iCard Visa Metal Card is blocked by iCard AD for any reason, the additional exclusive services and opportunities pointed above shall be stopped immediately and until the reason for blocking is cured, the Client shall not be able to benefit from them in accordance with the present Terms and conditions.

4. Cashback

4.1. iCard Visa Metal Cardholder is entitled to receive Cashback for online payments and payments made on POS terminals via his/hers iCard Visa Metal Card.

4.2. Cashback amounts to 0.2 % for all online payments and payments on POS terminal via iCard Visa Metal Card made in EEA and 1% - for all online payments and payments on POS terminal via iCard Visa Metal Card made outside EEA. The Cashback calculation as pointed above shall be applied to the accounted amount of the relevant transaction (not the sum of the original transaction).

4.3. iCard Visa Metal Cardholder shall receive Cashback only in an amount no higher than the amount of the applicable service fee as determined on monthly basis, including if an annual basis for payment is applied.

4.4. Cashback for online and POS terminal transactions made by the Client via his/her iCard Visa Metal shall be performed in the same currency as the currency of the Client's iCard Account to which his/her iCard Visa Metal is issued (irrespective of the currency of the transaction) on monthly basis (for all payments for which Cashback is due in accordance with these Terms and Conditions for the relevant period) until 5th day of the month following the month for which Cashback is due and on the Client's iCard Account to which his/her iCard Visa Metal is linked. For determination of the amount of the Cashback the financial institution shall use the clearing date for the relevant transaction.

4.5. iCard Visa Metal Cardholder is not entitled to receive Cashback in case his/her iCard Visa Metal Card and/or his/her iCard Account is/are block for any reason, as well iCard Visa Metal Cardholder is not entitled to receive Cashback if he/she has not paid any due service fee and/ or any other obligation to iCard AD. Subsequent payment does not recover Client's right to receive Cashback. The sum payable to the Client as cashback cannot and shall not be offset with Client's obligation to iCard AD including with the Client's obligation to pay service fee.

4.6. The Client agrees and explicitly confirms that he/she understands that he/she is not entitled to receive Cashback for the following transactions via his/her iCard Visa Metal Card: cash withdrawals and cash loading via iCard Visa Metal made on ATM/Customer-operated Machine and/or on cash desks

and/or POS terminal; for fees, related to payment service; e-wallets funding and/or other payment instruments and/or accounts funding; transfer of funds to another account; payments for purchase/transfer of cryptocurrency and other similar instruments; payments for gambling; payments to adult content websites; payments for insurance products, including insurance premiums and other similar; payments to hosting service providers and other types of information society service providers; payments for subscriptions fees; payments to pawn shops; for payments in relation to financial instruments and/or securities; for top-up payments; for payments for goods and services that are subject to chargeback and cancellation/return; currency conversion; quasi-cash withdrawal transactions. The Client is not entitled to receive Cashback for any transaction with which any law or regulation is violated, as well for transactions for which iCard AD performs checks and reviews in compliance with the applicable legislation and Card organizations' rules. The Client is not entitled to receive Cashback for any transaction for which a successful chargeback procedure is performed and is cancelled/refunded for any reason, including but not limited to lack of approval, fraud and other similar.

5. 24/7 Free Concierge Programme

5.1. Visa Concierge Programme is premium service which provides assistance to iCard Visa Metal Client for organising and performing different types of activities and events.

5.2. iCard Visa Metal Client may use the Visa Concierge Programme and to receive assistance 24 hours a day, 365 days a year.

Services, which Visa Concierge Programme may include: organizing and assisting in organizing different kinds of personal and other events; organizing trips including research, recommendations, provision of information, ticket reservations, Lodging recommendations and reservations, Cruise, excursions, short trips and tours recommendations and reservations; assistance in case of lost luggage and others; transport means rental, lease and others; organizing sport and cultural events attendance, including research, recommendations and reservations; organizing conferences and other business events; special services - conference/meeting rooms reservations, restaurant reservations, translation services, technical equipment supply, provision of assistant, transmission of emergency messages, etiquette and protocol information, security services, legal assistance services and others; assistance for purchase and delivery of broad variety of goods (including luxury and limited goods).

iCard Visa Metal Client may access the services provided under Visa Concierge Programme on telephone number: +359 (0) 800 19 669 or email: BulgariaInfinite@visaconcierge.eu 24 hours a day, 7 days a week. In respect of the service wanted by the Client, a Visa Concierge Programme Assistant may provide assistance immediately. In case the Visa Concierge Programme requested service includes research, Visa Concierge Programme Assistant shall contact the Client in reasonable time on his/her mobile phone/email registered for iCard.

The Client agrees and confirms that in case Visa Concierge Programme is used, for each provided service the respective service provider deducts the due sum under the terms and conditions for use of the relevant service from the balance of the Client's iCard Account linked to his/her iCard Visa Metal. Payment for the provided Visa Concierge service and the goods/services ordered shall be made only in case Visa Infinite Concierge has been granted in advance with Client's explicit approval in accordance with the terms and conditions of the respective service provider.

5.3. Information on the services provided under Visa Concierge Programme and terms and conditions for Visa Concierge Programme may be found on <https://www.visa-signature.com/gateway.aspx/visa-concierge>

5.4. iCard AD does not provide and shall not bear any responsibility for provision and quality of the additional exclusive services, provided by Visa Concierge Programme. The Client confirms that he/she accepts and agrees that the additional exclusive services under Visa Concierge Programme are provided by a provider different from iCard AD and in accordance with the relevant terms and conditions of this provider for provision of the relevant service under Visa Concierge Programme pointed above.

Information on the provider of the services under Visa Concierge Programme may be found on <https://www.visa-platinum.com/bq/visa-concierge>. The Client agrees to comply with the Terms and conditions for services of Visa Concierge Programme and to send his claims related to provision of the additional exclusive services under Visa Concierge Programme to the following address: <https://www.visa-platinum.com/bq/legal>

6. Lounge Key - Programme for access to airport lounges

6.1. Lounge Key – a Programme for access to airport lounges is an exclusive premium service for iCard Visa Metal Clients which provides access to more than 1 000 VIP airport lounges worldwide with a lot of exclusive advantages.

6.2. In order to use Lounge Key the Client is obliged to provide his/hers iCard Visa Metal Card at the entrance of the airport lounge. Client and his/hers companion shall pay fee for Lounge Key visit in accordance with the applicable Tariff for iCard Visa Infinite Card and the terms and conditions of the relevant service provider. Transactions for Lounge Key visit shall be accounted at the moment of the Lounge Key visit itself and the fee/s shall be paid to the Lounge Key service provider at the moment of the visit and the sum shall be paid directly from Client's iCard Account.

6.3. Lounge Key services cannot be used if iCard Visa Metal Card is blocked or its validity has expired. In case iCard Visa Metal Card validity has expired the Client is obliged to register his/hers new iCard Visa Metal Card on Lounge Key website and to point its new Card validity term in order to renew Client membership in Lounge Key Programme.

6.4. Information on the services provided under Lounge Key Programme for access to airport lounges and the terms and conditions for their use may be found on <https://www.loungekey.com/en/icardvisainfinite>

6.5. The Client agrees and confirms that he/she understands that iCard AD does not provide and shall not bear any responsibility for provision and quality of the additional exclusive services Lounge Key. The Client confirms that he/she accepts and agrees that the additional exclusive services Lounge Key are provided by a provider different from iCard AD and in accordance with the relevant terms and conditions of this provider for provision of the service Lounge Key pointed above. Information on the provider of the service Lounge Key may be found on <https://www.loungekey.com/>. The Client agrees to comply with the Terms and conditions for service Lounge Key and to send his claims related to provision of the additional exclusive service Lounge Key to the following address: <https://www.loungekey.com/icardvisainfinite>

7. Free Travel abroad insurance with assistance and accident

7.1. Each iCard Visa Metal Client is insured for free with the following insurance products: Travel abroad insurance with assistance and accident (called Insurance). The Insurance is provided by GENERALI INSURANCE AD, Company number: 030269049, having its seat and address for correspondence: Sofia City, Oborishte District, 68 Knyaz Dondukov Blvd. (Insuring company). iCard AD is entitled on own discretion to substitute the Insuring company without the need of Client's approval for that. Client accepts and agrees that he/she is an *insured person* under an Insurance agreement between iCard and the Insuring company with the Insurance Service being provided by the Insurance company and in accordance with the Terms and conditions for the Insurance. iCard AD does not provide any insurance services and/or insurance mediation services, neither gives any advice for the conclusion of insuring agreement between the Client and the Insuring company, nor bears any liability for the provision and/or the quality of the insurance services.

7.2. The Client, in his/her capacity of insured person, shall not pay any costs for insurance premium or other costs regarding the conclusion of the Insurance. In his iCard the Client has full access to information on the insurance, covered risks, insurance limits, insurance certificates, etc. The Client

undertakes and agrees to comply with the Insuring company's General and Special Terms and conditions for the Insurance and undertakes to address his/her requests, complains and claims in relation with the Insurance to the Insurer at the following address: <https://online.general.bg/en/contacts>. The Client understands, accepts and agrees that all documents, related to the free Insurance provided with iCard Visa Metal are drafted in Bulgarian language and in English language, incl. Terms and conditions/Agreement/s, Certificates, Key Information Document, as well as that any communication between the Client and the Insurer regarding any question arising from the supply and use of the Insurance, including customer support, assistance, claim and liquidation of damages, complaints etc., shall be made in Bulgarian language or in English language.

7.3. Information about the Insurance and its terms and conditions and about the Insurance company may be found on <https://online.general.bg/en/terms-and-conditions/>

8. Access to promotional offers and discounts. Access to Discount iCard Welcome Programme

8.1. The Client confirms that he accepts and agrees that the card organisation Visa unilaterally defines from time to time the content and the type of the additional services provided to the cardholders of iCard Visa Metal - Access to promotional offers and discounts. iCard AD does not provide and shall not bear any responsibility for provision of discounts and preferences, as well as iCard AD does not bear any responsibility for the quality of the services and goods used by the Client.

Information and Terms and conditions for Visa services Access to promotional offers and discounts may be found on https://www.visabg.com/bg_bg/visa-offers-and-perks/;

8.2. The Client is obliged to comply with Visa Terms and conditions for use of the services Access to promotional offers and discounts.

8.3. The Client is entitled to use the preferences provided by iCard AD through The iCard Welcome Programme in accordance with the terms and conditions as set in his/her Legal agreement for iCard.

9. ATM Cash withdrawal. SEPA transfers

9.1. Client - cardholder of iCard Visa Metal is entitled to perform unlimited number of fee-free ATM cash withdrawals only via his/her iCard Visa Metal made on the territory of Republic of Bulgaria and in countries from EEA. In case the Client uses any other payment card linked to his/her iCard Account/s for ATM cash withdrawal but iCard Visa Metal, the Client is obliged to pay the applicable fee for ATM cash withdrawal.

9.2. Each month the Client - cardholder of iCard Visa Metal is entitled to perform unlimited number of fee-free SEPA transfers via his/her iCard Account/s, linked to Client's iCard Visa Metal Card.

10. Acceptance

10.1. iCard Client may order, receive and use iCard Visa Metal only if he/she is duly identified and verified in accordance with his/her Legal agreement for iCard with iCard AD and in accordance with the applicable legislation and his/her iCard Account is not blocked for any reason. In case the Client wishes to receive and use iCard Visa Metal, but the Client has not been duly identified and verified, the Client is obliged to follow the steps for the procedure of identification and verification for iCard in accordance with the Legal agreement for iCard.

10.2. By clicking button „ORDER“ in iCard, the Client confirms and agrees that he/she sends to iCard AD a request for issuance and use of iCard Visa Metal linked to his/her iCard. The Client explicitly agrees and confirms that by clicking button “ORDER” the Client states his/her explicit confirmation the performance of this agreement for additional service iCard Visa Metal to begin before expiry of the period for refusal under art.12, paragraph 1 from Distant Provision of Financial Services Act. By sending request to iCard for issuance of iCard Visa Metal and marking the field „I READ and I AGREE WITH“ the

Client agrees with the present Terms and conditions for issuance and use of iCard Visa Metal Card, the Tariff and the Limits for iCard Visa Metal Card and iCard Visa Metal Plan.

10.3. The Client agrees and explicitly confirms that in case he/she owns and uses another subscription plan for a payment card issued by iCard AD, the Client is obliged to pay the service fee for such subscription plan irrespectively of and separately from the subscription fee for iCard Visa Metal Card and even if the different subscription plans are linked to the same Client's iCard Account.

10.4. The Client is entitled to request and receive 1 (one) additional payment card iCard Visa Metal linked to his main card of this type. In accordance with the rules set in Chapter Fees below, the Client is obliged to pay separate subscription fee for the additional iCard Visa Metal Card issued.

10.5. The Client is entitled to own no more than 5 (five) physical payment cards (main and additional) linked to his/her iCard, irrespectively the type of the cards.

11. Fees

11.1. The Client is obliged to pay service fee for each payment card iCard Visa Metal Card. The one-year subscription period for iCard Visa Metal service fee is automatically renewed on the last month of the current one-year period.

11.2. The Client is entitled to choose monthly or annual basis for paying service fee for his/her iCard Visa Metal Card when making his initial order for issuance of iCard Visa Metal Card. In case the Client chooses to pay service fee on monthly basis, the service fee is accounted and shall be paid by the Client in the relevant month on the same date when the first order was made and if such date does not exist - on the last day of the relevant month. In case the Client chooses to pay service fee on annual basis, the service fee is accounted and shall be paid by the Client on the same date and month when the first order was made and if such date does not exist - on the last day of the relevant month.

11.3. In order to order payment card iCard Visa Metal, the Client shall pay the service fee in full in accordance with the chosen basis (for the relevant month/year).

11.4. The Client is entitled to change the basis for payment of the service fee only before the moment of renewal of the one-year subscription for iCard Visa Metal Card. The Client is not entitled to change the basis of the service fee payment at any other time.

11.5. The Client is obliged to pay service fee for iCard Visa Metal for the whole card validity period. iCard Visa Metal validity period is 4 (four) years. When iCard Visa Metal validity expires, the subscription for iCard Visa Metal Card is renewed after explicit confirmation form the Client. No later than 1 (one) month before expiration date, iCard AD notifies the Client for the upcoming iCard Visa Metal Card validity renewal, delivery address, applicable service fee and basis for payment of the service fee. In case the Client wishes to unsubscribe from iCard Visa Metal Card and does not want the latter to be reissued, the Client is obliged to send notice to iCard AD for his refusal for renewal of his/hers iCard Visa Metal Card no later than 15 days after receiving the notification under the previous sentence.

11.6. All terms and conditions for the amount of the applicable fees, including service fee, services and limits are included in Tariff for iCard Visa Metal Card and in the Limits for iCard Visa Metal Card. The Tariff for iCard Visa Metal Card and in the Limits for iCard Visa Metal Card represent inseparable part of the present Term and conditions and are applicable to all iCard Clients who use iCard Visa Metal Card.

11.7. iCard AD is entitled to withhold the due amount for the service fee on monthly or annual basis directly from Client's iCard account linked to iCard Visa Metal Card. In case the Client does not have enough funds in his/hers iCard Account to which iCard Visa Metal is issued, iCard AD is entitled to withhold the due amount for the service fee on monthly or annual basis directly form the balance of any other/s Client's Account/s in iCard (with the exception of the accounts linked to GiftCard) and/or form any other/s Client's payment card/s linked to his/her iCard, including those in different currency, and which deduction is represented in the Client's iCard Account balance. When the service fee is

withheld from the balance of Account/s in currency different from the one of the due fee, the currency exchange rate applicable at the time of withholding shall be applied.

11.8. In case the Client does not pay the amount of the service fee on the agreed date of payment, the amount of the due service fee shall be made visible in Client's iCard and shall be marked as Client's obligation to iCard AD. In case the Client does not pay the amount of any due service fee in terms of 5 days of its date of payment, iCard AD is entitled to block Client's iCard Visa Metal Card until the due amount is fully paid. Blocking iCard Visa Metal shall not restrict the use of other Client's iCard Accounts but cancels provision of all exclusive premium services for iCard Visa Metal cardholders. In case the Client does not pay the amount of any due service fee, the Client explicitly and irrevocably agrees and accepts that iCard AD is entitled to withhold any due amounts for service fee/s directly from Client's iCard Account and if there is not enough funds in it, iCard AD is entitled to withhold the due amounts for service fee directly from any of Client's payment cards linked to his/her iCard. In case the Client does not pay the amount of any due service fee in terms of 30 days of its date of payment (including the due sum cannot be automatically withheld by iCard AD), the Client explicitly and irrevocably confirms and agrees that iCard AD is entitled to terminate the provision and service of iCard Visa Metal Card and all exclusive premium services that are provided to its cardholders. iCard AD is entitled to take any permissible legal actions in order to collect its receivables from the Client, including all costs for debt collection. In case of termination of provision and service of iCard Visa Metal Card, the insurance coverage for the Client under the Free Travel abroad assistance insurance and accident shall also be terminated as of the same date.

11.9. In case the Client pays the due service fee during the 30-day period as pointed above, iCard AD shall unblock Client's iCard Visa Metal and the Client may use his/her iCard Visa Metal only after iCard AD receives the due sum. Parties explicitly agree and confirm that the Client is not entitled to use his/her iCard Visa Metal and its additional services, for the period during which Client's iCard Visa Metal has been blocked, including in case of failing to pay the applicable subscription service fee.

12. Limits

12.1. iCard Clients who use iCard Visa Metal Card and iCard Visa Metal Plan are provided with higher daily and monthly transactions limits compared to standard limits for iCard. In case the Client unsubscribes from iCard Visa Metal Card and iCard Visa Metal Plan or the Card use is terminated/blocked by iCard AD, standard daily and monthly transactions limits for iCard, in accordance with its tariff, shall apply.

13. Right of cancellation

13.1. The Client is entitled to cancel his/her subscription for iCard Visa Metal Card in terms of 14 days dated from the date on which it was activated without paying any default or compensation. In such case, in terms of 7 days as of sending Client's state of cancellation, the Client is obliged to repay to iCard AD the amount of the financial services already provided, all costs borne for the personalized payment card, delivery and/or others in accordance with the Tariff for iCard Visa Metal. In case the Client has already paid iCard Visa Metal annual subscription for service fee and exercises his/her right of cancellation under the previous sentence, iCard AD is entitled to offset his receivables from the Client for the financial services already provided, all costs borne for the personalized payment card, delivery and/or others in accordance with the Tariff for iCard Visa Metal.

13.2. In case the Client has chosen monthly basis for payment of service fee, the Client is entitled to cancel his/her subscription to iCard Visa Metal Card at any time and after expiry of the 14-days term pointed above, after the Client pays iCard AD the fee for termination in amount as defined in the Tariff for iCard Visa Metal Card.

13.3. In case the Client has chosen annual basis for payment of service fee, the Client is entitled to cancel his/her subscription to iCard Visa Metal Card at any time and after expiry of the 14-days term pointed above and the Client explicitly confirms and agrees that iCard AD shall not return the amount/part of the amount of the service fee already paid by the Client.

13.4. In case the Client wants to cancel his/her subscription for iCard Visa Metal Card, the Client is obliged to address his/her notification to iCard AD's address pointed below.

14. Notifications

14.1. iCard AD notifies the Client in relation to use or iCard Visa Metal, including iCard AD sends notifications for: sent order for iCard Visa Metal Card; change of the status of his/her order; shipment and delivery of iCard Visa Metal Card; successful activation of iCard Visa Metal Card; approaching service fee date of payment; successful payment of service fee; due amount for unpaid service fee; termination of for iCard Visa Metal Card.

14.2. Contacts for communication:

14.2.1. For iCard AD: its seat and registered address: Varna City, 9009, Mladost District, Business park Varna B1; via iCard Digital Wallet or on www.icard.com.

14.2.2. For the Client: his/ her email and/or telephone number, registered for the iCard and Client's iCard account;

14.2.3. For the providers of additional exclusive services: <https://www.visabg.com/>
<https://www.generalibg/>

15. The Client is entitled to receive at any time the up-to-date version of the present Terms and conditions, the Tariff and the Limits printed from the website www.icard.com, as well as on paper in any iCard AD's office.

16. These Terms and conditions are applicable as of 15.11.2020.