

## REGULATIONS OF USE OF "MEGA" GIFT CARDS

The present Regulations govern the procedure for the use of electronic gift cards containing Limited Liability Company Transact Pro issued electronic money, in cooperation with AB "Baltic Shopping Centers" (MEGA). The Regulations are binding on all Merchants, Buyers and Users.

Electronic gift cards are issued in order to enable Users and Buyers to pay with the electronic money issued by the Issuer on the Gift Card for goods and services available at shopping center "MEGA". Gift Cards are not intended for cash withdrawal.

### 1. Definitions

**Authorisation** is the process of electronic verification of the Card's data and the Merchant's inquiry for the Issuer's permission to perform the Transaction.

**Price List** is the list of fees that are currently in effect, available at the point of purchase of Gift Cards at shopping center "MEGA" at the Information Desk or on the Internet Website [www.mega.lt](http://www.mega.lt).

**Transaction** is a financial activity initiated by a Merchant, in which the User makes payment for goods or services with the Card, using the electronic money issued by the Issuer on the Card account.

**Gift Card or Card** is an electronic gift card issued by the Issuer under the brand *MasterCard*, which is an anonymous payment instrument with a unique number and is intended for carrying out of Transactions, i.e., for making payments for goods and services at Merchants' shops at shopping center "MEGA". Cards may have various designs.

**Gift Card Agreement** is a set of documents governing rights and obligations of the Buyer, User, Issuer and Representative when issuing electronic money, issuing, selling, servicing and using a Gift Card. A Gift Card Agreement consists of the Regulations, the Price List and the Rules of Use of the Issuer's Prepaid Gift Cards.

**Term of Use** is a time period in which goods and services may be paid with the Card, and which is indicated on the Card.

**Issuer** is the Limited Liability Company Transact Pro, unified registration number 41503033127, legal address: Kr. Valdemara iela 62, Riga, LV-1013, Latvia, Internet Website: [www.transactpro.lv](http://www.transactpro.lv), an authorised electronic money institution with the right to provide payment services, registered with the Register of Licences maintained by the Financial and Capital Market Commission under the number 06.12.04.416/359, and its operation is supervised by the Financial and Capital Market Commission. The Issuer carries out issuance of electronic money, production and issuance of Gift Cards and ensures settlements for Transactions and other activities set forth in the Regulations.

**Rules of Use of the Issuer's Prepaid Gift Cards** are the rules approved by the Issuer and applicable to the Cards insofar these do not contradict the present Regulations.

**Card Activation** is an activity initiated by the person authorised by the Representative at the time of the Card purchase, during which the Term of Use is assigned to the Card, as well as the Nominal Value chosen by the Buyer. The Card becomes valid for use immediately after its purchase.

**Loss of the Card** is the loss or theft of the Card.

**Fee** is a for services received in relation to the Card, determined in accordance with the currently effective Price List.

**User** is a private individual using the Card for performance of Transactions, whose signature sample is on the back of the Card.

**Nominal Value** is the value in EUR indicated on the Card that the Buyer pays the Representative at the time of purchase of the Card and that indicates the monetary value of the electronic money on the Card account.

**Regulations** are the present Regulations of Use of "MEGA" Gift Cards of binding on the Merchants, Buyers and Users.

**Representative** is a person authorised by the Issuer, who distributes the Cards on behalf of the Issuer at shopping center's "MEGA" Information Desk and represents the Issuer in relations with Buyers and Users.

**PIN code** is a four-digit combination – **1234**, used by the User for approval of "Card Present" Transactions as well as for checking the Card balance at ATMs.

**Buyer** is a private individual or a legal entity, who purchases the Card(s).

**MEGA** – is a shopping mall, where the Merchants' shops and places of provision of services are located, at 32 Islandijos, Kaunas, Lithuania; Internet Website [www.mega.lt](http://www.mega.lt).

**MEGA Information Desk** or **Information Desk** is the sales point for Cards, which is located at the shopping center "MEGA", 32 Islandijos, Kaunas, Lithuania and where it is possible to purchase a Gift Card, as well as to carry out other activities set forth in the Regulations.

**Merchant** is a legal entity, which has concluded an agreement on the lease of premises with MEGA and which accepts Cards for payment of Transactions.

## **2. General**

- 2.1. A Card is anonymous, and the personal name or company name of the Buyer or User is not indicated on it.
- 2.2. A Card has a limited Term of Use, which does not exceed 12 (twelve) months following the date of activation (date of purchase) of the Card.
- 2.3. A Card has a limited minimum and maximum permissible Nominal Value, and the monetary value of the electronic money may not be less than EUR 10,00 (ten euro) or greater than EUR 150,00 (one hundred fifty euro).
- 2.4. Cards are accepted for settlements only at shops located at MEGA, where settlements with MasterCard payment cards are possible.
- 2.5. A Card may be used for several Transactions within its Term of Use and within its Nominal Value.

## **3. Purchase of Cards**

- 3.1. Cards can be purchased at the MEGA Information Desk. The Card can be purchased by natural person as well as by legal person.
- 3.2. At the time of purchase of a Card the Buyer must pay the full Nominal Value of the Card and full Card issuance fee, if any. The payment can be made in cash or with a payment card. Gift Cards with a total value of up to EUR 400.00 (four hundred euro) may be purchased in cash; when Gift Cards with a larger Nominal Value are purchased, payments exceeding the mentioned amount must be made with another payment card or by a bank transfer. A payment for a Card may not be made with another gift card, cheques, etc.
- 3.3. Nominal Value of a Card is selected by the Buyer at the time of its purchase, taking into account provisions of Paragraph 2.3 hereof.
- 3.4. The Card is activated upon payment of the Card's Nominal Value. Activation of the Card is completed when the Representative prints out the cash receipt attesting this transaction. The Card, with its Nominal Value printed on it, is issued to the Buyer. Along with the Card, the Card purchase receipt and the Card credit receipt is issued to the Buyer in accordance with the procedure set forth by laws and regulations of the Republic of Lithuania.
- 3.5. Paragraph 5 hereof applies to natural and legal entities willing to pay for the purchase of Cards by transfer.
- 3.6. Immediately upon receipt of the Card, the Buyer must verify the Nominal Value printed on the Card and stated in the Card credit receipt and check whether the Card is undamaged. If the Buyer detects any inconformity, he/she must immediately notify of it the Representative. In case of dispute concerning the Nominal Value, the amount of Nominal Value stated in the Card purchase receipt and in the Card credit receipt prevails. If the Buyer cannot submit the relevant receipt, the amount of monetary value of electronic money detected in accordance with the data of the cash register of the Information Desk, which issued the respective receipt, is deemed to be the Nominal Value.
- 3.7. The Buyer must mandatorily keep the cash receipt attesting the transaction and the Card credit receipt, which is the only proof of purchase of the Gift Card. It must be presented in case of loss of the Gift Card.
- 3.8. By the fact of purchase of a Card the Buyer attests that he/she has got acquainted with the Regulations and the Price List and fully agrees to them; that he/she by contracting bargains agrees to conclusion of the Gift Card Agreement with the Issuer, which is represented by the Representative, who accepted the Buyer's application for purchase of the Gift Card. The Regulations and the Price List become binding on the Buyer at the time of purchase of the Gift Card.

## **4. Restrictions for the Purchase of Cards**

- 4.1. A Buyer may purchase at a time without identification Gift Card/s for the total monetary value of the electronic money of up to EUR 150.00 (one hundred fifty euro), taking into account the Card Nominal Value limitations set forth in Paragraph 2.3.

- 4.2. Purchase of Cards with a larger total Nominal Value is permissible in accordance with the procedure set forth in Paragraph 5 hereof, performing Buyers identification according to the Client's identification procedures of the Issuer.
- 4.3. The Issuer and/or MEGA may refuse issuance of Gift Cards to the Buyer in case of suspected possible attempt of money laundering, as well as in other cases determined by effective laws and regulations or by the present Regulations.

## **5. Wholesale Purchase of Cards**

- 5.1. Legal entities or natural persons willing to purchase Cards with a larger total Nominal Value than EUR 150.00 (hereinafter referred to as the Wholesale Buyer), must address the administration of MEGA fill out an application and conclude a separate Gift Card Purchase Agreement, in which the purpose of purchase of Gift Cards is defined, as well as the Buyer's duty to register any further transfer of Gift Cards to the User is set forth.
- 5.2. Upon conclusion of the Gift Card Purchase Agreement, an invoice is sent to Wholesale Buyer, willing to order and purchase Cards by means of transfer.
- 5.3. The Wholesale Buyer must pay the above-mentioned invoice within 10 (ten) days upon the date of issuance of the invoice. If the payment is not made within the above term, such an order is not binding on MEGA and / or the Issuer.
- 5.4. The Cards are produced within 5 (five) business days following full payment of the above-mentioned invoice.
- 5.5. An authorised representative of the Wholesale Buyer receives the ordered Cards at the MEGA Information Desk along with delivery note, submitting a document attesting his/her authorisation, if the Wholesales Buyer purchases Cards by means of transfer and the purchased Card amount exceeds 20 pcs or the total Nominal value of Cards exceeds EUR 2000.00.
- 5.6. Immediately upon receipt of the Cards, the authorised representative of the Wholesale Buyer verifies the number of received Cards, the Nominal Values printed on Cards and stated in the delivery note, as well as whether the Cards are undamaged. If any inconformity is detected, it must be immediately communicated to a staff member of the MEGA Information Desk. After issuance of the Cards to the Wholesales Buyer, no complaints are accepted on number of Cards and Nominal value matching the order, as well as on the condition of the Cards.

## **6. Identification of the Buyer**

- 6.1. Prior to issuance of the Gift Card to the Buyer, the Issuer and/or MEGA may carry out identity check on the Buyer in accordance with procedures set forth in laws and regulations and in the Issuer's customer identification procedures, as well as to refuse issuance of a Gift Card, if the Buyer's identification fails to be possible.

## **7. Rights and Obligations of the Buyer and the User**

- 7.1. The Buyer may pass the Card to any third party - a User - or to use it by himself/herself. When passing the Card to the User, the Buyer is obliged to introduce the User to the Regulations, Price List and other information concerning the Cards. The User also may transfer the Card further to other Users without any restrictions, provided that all Buyer's measures as provided for in this Paragraph are taken.
- 7.2. The User acquires all rights and obligations of the User at the time of receipt and signing of the Card.
- 7.3. The Buyer/User may make unlimited settlements with the Card at Merchants during the Term of Use of the Card and until the total value of Transactions and Fees reaches the Card's Nominal Value.
- 7.4. The Buyer may return damaged Cards to MEGA in accordance with the Regulations. A Card is replaced only if the damaged Card is submitted and it bears no signs of forgery.
- 7.5. The Buyer has got acquainted with laws and regulations of the Republic of Lithuania concerning money laundering and understands that MEGA, the Merchant or the Issuer may notify competent authorities and may request to carry out identity check on the Buyer and/or the User in cases when MEGA, the Merchant or the Issuer have a reason to suspect that the Buyer and/or the User is going to make or has made a suspicions or an unusual financial transaction.
- 7.6. The Buyer and/or the User bears all risks of the Card's loss or possible destruction as of the time of issuance of the Card to the Buyer and/or User in accordance with the present Regulations. In case of loss of the Card, if there is a risk of an unauthorised use of the Card, the respective Card is blocked by the Buyer and/or the User through applying for blocking of the Gift Card by calling the telephone number +371 67222 555 (the Issuer) or +370 37239 000 (the MEGA Information Desk) and submitting the written notice as soon as realistically possible. All risk for possible unauthorised Transactions with the Card until the moment it is blocked is borne by the User and/or the Buyer; the Issuer is not liable for unauthorised Transactions made with the Card with Nominal Value not exceeding EUR 150.00 (one hundred fifty euro). At the time of blocking of the Card, name and family

name, contact details, Card number (or its part stated on the cash receipt attesting purchase of the Card) must be told. The User and/or the Buyer may request replacement of a lost or stolen Card by a new Card with the same balance as the stolen or lost Card, provided that the conditions mentioned above are met, that the User and/or the Buyer has submitted an application for replacement of the Card, has presented the Card purchase receipt and has paid the Fee for replacement of the Card (which may be withheld from the Card balance). The Issuer may refuse replacement of a Card, if the information provided by the User and/or the Buyer of the Card is inconsistent, or if the Card balance has been exhausted before it has been blocked.

## **8. Purchases with the Card**

- 8.1. The Card may be used for Transactions immediately after its purchase and activation.
- 8.2. Prior to making purchases with the Card, the Card User must sign the back of the Card.
- 8.3. Purchases with the Card are made by submitting the Card to the Merchant's staff member before the Transaction.
- 8.4. In order to carry out a Transaction, the Merchant's staff member starts Authorisation of the Card.
- 8.5. If the Authorisation is successful, the electronic money amount equivalent to the amount of the purchase is debited from the Card account and the User receives cash receipt and POS terminal receipt attesting the Transaction. The User must sign one copy of the POS terminal receipt and return it to the Merchant's staff member, and keep another copy of it, in case that the Issuer requests it in order to take a decision in respect of any complaints submitted by the Buyer and/or the User.
- 8.6. If the Authorisation fails to be successful due to:
  - 8.6.1. insufficient Card balance for carrying out the Transaction: in such case the User may pay the difference with another Card, or in cash or with a bank payment card, if such option is offered by the Merchant;
  - 8.6.2. the Card's Term of Use has expired: in such case the User may submit an application for renewal of the Card in accordance with these Regulations, by paying the Fee;
  - 8.6.3. the Card is damaged: in such case the User may submit an application for replacement of the Card in accordance with these Regulations;
  - 8.6.4. telecommunication services are down or other technical problems have occurred: in such case the User must pay for particular goods or services with other means of payment, if possible. If such an unsuccessful attempt of purchase takes place on the last day of the Term of Use of the Card, the User may request extension of the Term of Use of the Card for not less than one day without paying the Fee.
- 8.7. The Merchant may refuse to accept the Card for a Transaction, if the Card account balance is equivalent to EUR 0.00 (zero euro), if its Term of Use has expired, if it is damaged or if the Authorisation has been rejected due to notification on theft or loss of the Card.
- 8.8. The Merchant may refuse to accept the Card for a Transaction, if its staff member suspects that the Card is forged or if the Card's security features do not comply with the terms of international payment systems. In case of such suspicion the Merchant may retain the Card. Retained Cards are transferred to the Issuer for further decision and action with them.
- 8.9. If any Merchant refuses to accept the Card for payment for goods or services, or if the User reasonably suspects that the Merchant reads the Card data unnecessarily many times or carries out other suspicious activities with the Card or refuses to carry out a Transaction with the User's Card without a valid reason, the User must immediately notify of it the representative of the MEGA Information Desk and/or the Issuer and, upon request, submit written explanations describing the alleged situation and all its circumstances. If the User fails to comply with the requirements set forth in this Paragraph in relation to the duty to notify on any possible or detected inappropriate activities of the Merchant, the data from the Issuer's Card processing system on the Transaction is regarded as valid proof of the fact of Transaction, including the value of the Transaction.
- 8.10. If a Transaction is cancelled for any reason (e.g., in cases provided by the Law on Protection of Consumer's Rights), the Merchant refunds the User for the value of Transaction or a part of it in accordance with the Merchant's procedures for cancellation of Transactions.
- 8.11. MEGA may determine particular Merchants, payment for whose goods or services with a Card is not permissible. If such restrictions are determined, information regarding them is placed at the MEGA Information Desk and at the particular Merchant's shop. The User at any time may ascertain at the MEGA Information Desk, whether non-acceptance of Cards takes place upon the initiative of the particular Merchant (thus, non-compliant with these Regulations) or has been determined by MEGA.

## **9. Fees**

- 9.1. Fees set forth in the Price List are applicable to issuance and to use of Cards. Annual fee is not applicable to Cards. There shall not be a special fee applied for the issuance of the electronic money.

- 9.2. Fees are set for ancillary services provided upon Buyer's or User's request, for example, including but not limited to renewal of a Card, replacement of a damaged Card, checking of Card balance at an ATM, etc.
- 9.3. The Issuer may unilaterally modify Fees, ensuring publication thereof on the Internet Website of MEGA and placing the information at the MEGA Information Desk.
- 9.4. Fees must be paid in cash or by a bank payment card prior to receipt of relevant service. Fee may be withheld from the Card account balance with the prior consent of the Issuer. The Issuer can withhold the Fee from the Card account balance by deducting electronic money from the Card account in amount equal to the withheld Fee amount and reducing User's amount of claim to the Issuer on electronic money redemption, if the balance of the Card account is sufficient for payment of the Fee.
- 9.5. Upon expiry of the Term of Use of the Card, balance of account of which does not equal 0.00 EUR (zero euro), until the last working day of each month, the Fee for maintenance of the Card account is debited until the balance of the Card reaches 0.00 and the Card account is closed.

#### **10. Statements of Transactions with Cards**

- 10.1. A User may request a statement of all Transactions carried out with a Card at the MEGA Information Desk, by filling out an application form. The User receives a reply within five (5) working days.
- 10.2. The User may receive information regarding the Card's balance free of charge at the MEGA Information Desk; at any time during the day or night (except during interruptions caused by technical reasons) at the Internet Website of MEGA by entering the Card number, or by calling phone number +371 67222 555 (the Issuer) or +370 37239 000 (the MEGA Information Desk), and naming the Card number; by paying the Fee indicated in the Price List - at any ATM carrying MasterCard sign, by inserting the Card into the machine and entering the respective PIN code.
- 10.3. The information indicated in Paragraphs 10.1 and 10.2 hereof is available during the Term of Use of the Card and for at least eighteen months following the date of expiry of the Term of Use at the MEGA Information Desk and at the Issuer.
- 10.4. The statements and the information referred to in Paragraphs 10.1 and 10.2 hereof are drawn up in electronic form and are valid without a signature or a stamp.

#### **11. Supplementing Cards**

- 11.1. Nominal Value of Cards is fixed at the time of activation of Cards, and its increase or supplementing upon the Card purchase is not allowed.
- 11.2. It is not allowed to merge several Card balances together.

#### **12. Term of Use of Cards, Invalid and Forged Cards**

- 12.1. The Term of Use of a Card is printed on each Card. The Card is valid until the last date (including) indicated on the Card within working hours of MEGA and/or the relevant Merchant.
- 12.2. The Card is unfit for use, if:
  - 12.2.1. its balance equals 0.00 (zero euro); or
  - 12.2.2. its Term of Use has expired; or
  - 12.2.3. it is damaged (a Card is considered damaged if it is not possible to electronically read its magnetic stripe, or it has suffered from mechanical damage, or if its number, Nominal Value or its expiry date is not visible), or
  - 12.2.4. it is forged or it bears signs of forgery.
- 12.3. A Card is deemed forged if the monetary value of its balance exceeds EUR 150.00 (one hundred fifty euro), its outer appearance or design fails to comply with the sample that has been produced by MEGA or it bears other signs of forgery stated by the Issuer in Prepaid Gift Card Usage Rules.
- 12.4. Forged Cards are cancelled, they cannot be replaced by valid Cards and their balance is not redeemed and the monetary equivalent in EUR is not disbursed to the User.
- 12.5. In cases set forth in Paragraphs 12.2.2 and 12.2.3 hereof a Card may be replaced with a new Card by submitting an application to the Information Desk of and by paying the Fee.

#### **13. Renewal or Replacement of Cards**

- 13.1. Renewal of the Card's Term of Use is possible once for a further period of 12 (twelve) months during any point within a 24 (twenty four) month period following the expiry of the Card's Term of Use, by paying the Commission Fee. A new Card is issued to the User in exchange of the replaced Card with the same balance as the Card that is being replaced and with a Term of Use 12 (twelve) months.. The User delivers the replaceable Card at the MEGA Information Desk.
- 13.2. Mechanically damaged Cards which can no longer be used for settlements, may be replaced by a new Card with a Nominal Value not exceeding the balance of the Card that is being replaced.
- 13.3. In cases referred to in Paragraphs 13.1 and 13.2 hereof the User must act as follows:

- 13.3.1. a Card User's application must be completed at the MEGA Information Desk;
  - 13.3.2. a User submitting an application is obliged to indicate his/her contact details in order for MEGA or the Issuer's representative to contact him/her if any questions regarding the application arise;
  - 13.3.3. MEGA or the Issuer reviews the application within 2 (two) Issuer's working days (which covers all days of the week except Saturday and Sunday, public holidays in the Republic of Latvia and the Republic of Lithuania, as well as additional holidays set by the Issuer, regarding which the information is available on the Issuer's website at [www.transactpro.lv](http://www.transactpro.lv)), following the day of receipt of the relevant application by the Issuer;
  - 13.3.4. after the decision is taken, a representative of MEGA contacts the User who submitted the application and agrees on the procedure for the replacement of the Card or notifies the User of refusal to replace the Card.
- 13.4. A damaged Card is not replaced with a new Card if signs of forgery have been detected on the Card.
- 13.5. The replacement of damaged Cards with new Cards is carried out at the MEGA Information Desk, by submitting a damaged card, paying the Fee, and presenting the documents attesting the purchase of the Card.

#### **14. Redemption of the electronic money and disbursement of the Card balance**

- 14.1. During the Term of Use of the Card and within 3 (three) years following the expiry of the Term of Use the User may submit to the MEGA Information Desk a request to the Issuer for redemption of electronic money on the Card account and disbursement of the Card balance non-cash. The User completes a form, submits the Card to the MEGA Information Desk and, upon request, presents a document attesting the purchase of the Card and the User's identity documents, as well as pays the Fee. The Card balance is not disbursed, if it does not exceed the amount of the payable Fee, if the Card is not submitted, or if there are signs of forgery of the Card, or if it is blocked or damaged.
- 14.2. The electronic money may be redeemed and the Card balance may be disbursed only once and only to the full amount of the Card balance (after deduction of all applicable fees according to the Price List); the redemption of the electronic money on the Card account in parts is not possible. Upon disbursement of the balance the Card is cancelled, the Card account is closed, and the Card can no longer be used.
- 14.3. After the expiry of the term stated in the Paragraph 14.1. of hereof the right of the User to redemption of the electronic money and disbursement of the Card balance shall be cancelled. The electronic money balance shall be deleted and its monetary value shall not be redeemed..

#### **15. Complaints**

- 15.1. The Buyer and the User may submit any complaints concerning purchase of a Card and Transactions made with Cards in terms and in accordance with the procedure set forth in the Rules of Use of the Issuer's Prepaid Gift Cards.
- 15.2. Complaints may be submitted to the MEGA Information Desk or to the Issuer.
- 15.3. Complaints must be submitted in writing, stating the name and family name of the claimant, identity code and contact details, Card number, Transactions or data disputed by the claimant, facts and circumstances supporting the complaint, and the claimant's complaint.
- 15.4. Complaints concerning Transactions are reviewed, and a reasoned reply is provided within 45 (forty-five) days following receipt thereof. The complaints concerning Card purchase and its use (the complaints not concerning Transactions) are reviewed according to Issuers Complaint management policy terms.
- 15.5. Any complaint submitted after the the deadline mentioned in Paragraph 15.4 hereof or complaints not meeting the requirements mentioned in Paragraph 15.3 hereof, are not reviewed. In cases stipulated by the Regulations the complaint must be supplemented with the Card, to which the complaint relates.
- 15.6. The Buyer and the User are obliged to verify received receipts and tickets immediately after purchase of Card and making a Transaction.
- 15.7. In case of any inconsistencies, data of the Issuer's transaction processing system on Transactions and Card balances prevail.
- 15.8. If the complaint is acknowledged valid, the Issuer either restores operation or balance of the existing Card or issues to the claimant a new Card with Nominal Value corresponding to the amount of complaint acknowledged valid.
- 15.9. If the complaint is acknowledged invalid, the claimant is obliged to pay the Fee for review of an invalid complaint set out in the Price List. The Issuer may debit the Fee from the Card balance, deducting electronic money from the Card account in amount equal to the Fee amount, and to reduce accordingly the User's amount of claim to the Issuer on electronic money redemption.

**16. Issuer's and Representative's Rights and Liability**

- 16.1. The Representative is liable only for fulfilment of his/her obligations mentioned in the Regulations; the Issuer's obligations are additionally defined in the Rules of Use of the Issuer's Prepaid Gift Cards.
- 16.2. The Issuer and the Representative are not liable for the quality, safety or compliance of goods sold or services provided by the Merchant.
- 16.3. In any case the Issuer's liability is limited to the amount of the balance of the relevant Card.

**17. Resolution of Disputes and Governing Law**

- 17.1. The Regulations are interpreted in accordance with laws and regulations of the Republic of Latvia and the Republic of Lithuania.
- 17.2. All disputes between MEGA or the Issuer, the Buyer and the User in respect of Cards or the Regulations, any disagreements or claims on property or non-property matters under the present Regulations are reviewed by courts of the Republic of Lithuania.

**18. Final Provisions**

- 18.1. When making payment for a Card or signing a Card Purchase Agreement, the Buyer concludes a Gift Card Purchase Agreement; as of this moment all the provisions of the Gift Card Agreement are binding upon the Buyer, including these Regulations; by these actions the Buyer attests that he/she has become acquainted with provisions of the Gift Card Agreement, agrees to them and undertakes to comply with them.
- 18.2. The Issuer and its representatives may process personal data of the Buyers and Users to the extent necessary for fulfilment of requirements set forth by provisions of the Gift Card Agreement and applicable laws and regulations.