

Terms of the Acceptance of the Cards and processing of the Transactions

Terms and Explanations Used:

- 1.1. Authorisation Code** – a unique identifier that is assigned to every transaction.
- 1.2. Pre-authorisation** – the Authorisation based on which the Merchant performs a financial Transaction after a certain period of time. The Pre-authorisation is performed in the trading venue where the Merchant wants to perform verification of the Card and confirm the Authorisation in order to perform a financial Transaction for the Pre-authorisation amount.
- 1.3. Prepayment** – a financial Transaction that is coordinated with the Cardholder and which is withdrawn prior to rendering of a service for reservation of a service.
- 1.4. Off-line Transaction** – a financial Transaction that is entered into the Card Acceptance Device without the Authorisation, i.e. the information of the Card (term of validity, card status, balance) is not verified at the moment of performing of the Transaction, but on the grounds of the verifications performed during the Pre-authorisation.

1.Transaction Processing

- 1.1. During processing of the Transaction, the Cards shall be held by the Merchant's employee and it shall be inserted into the Card Acceptance Device. It is forbidden to process the Transaction without the physical presence of the Card, unless previously coordinate with the Bank.
- 1.2. If the amount of the Transaction is equal to or exceeds EUR 150.00 (one hundred fifty euro) or its equivalent in another currency, and the Transaction is not confirmed by reading microchip of the Card or entering PIN code, the Cardholder shall be identified according to the identity document (the identity document is a valid passport issued in the Republic of Latvia, identification card or valid driver's licence as well as a passport or identification card valid for entering the Republic of Latvia). Write the type, number of the document and the country where the document has been issued in a free space on the Check.
- 1.3. If there is a suspicion that the document or payment card is counterfeit, please call Worldline Latvia authorization centre at telephone number 67092555 and perform additional examination of the Card ("Authorisation Code 10"). Write the type, number of the document and the country where the document has been issued as well as the code specified by the operator in a free space on the Check.

2.Execution of Lending Transactions

- 2.1. Repayment of the amount of any Transaction to the Cardholder shall be processed as a lending transaction on the Card using which the Transaction has been performed. A lending transaction shall be performed in compliance with the User's Manual of a Card Service Terminal issued by the Card Processing Centre.
- 2.2. It shall only be allowed to perform a lending transaction if the respective debit Transaction has been performed prior to that and it is necessary to repay it due to a technical error or if goods or service sold as a result of the Card Transaction are returned.

3.Additional Amount Processing

- 3.1. If the Cardholder wants to add an additional amount to the final payment amount, he/she fills in the field ADDITIONAL (ADDITIONAL AMOUNT) and TOTAL AMOUNT on the Check in his/her own handwriting.
- 3.2. If the Cardholder has added an additional amount to the final payment amount and the Transaction is performed using American Express, Mastercard or VISA Card, and the additional amount does not exceed 20% of the final payment amount, the additional amount shall be entered in accordance with the User's Manual of a Card Reader Terminal.
- 3.3. If the Cardholder has added an additional amount to the final payment amount and the additional amount exceeds 20% of the final payment amount, or if the Transaction is performed using American Express, Mastercard or VISA Card, irrespective of the additional amount, the Cardholder shall be asked to present the Card again and the additional amount shall be processed as a separate Transaction with the Card.

4.Transactions at Currency Exchange Point

- 4.1. Performing the Transaction, irrespective of the amount of the Transaction, the Cardholder shall be identified according to the identity document (the identity

document is a valid passport issued in the Republic of Latvia, identification card or valid driver's licence as well as a passport or identification card valid for entering the Republic of Latvia). Write the type, number of the document and the country where the document has been issued in a free space on the Check.

5. Transactions in Absence of the Card

5.1. General Provisions

5.1.1. During processing of the Transaction or Off-line Transactionⁱ, the Pre-authorisation Card shall be held by the Merchant's employee and it shall be placed into the Card Acceptance Device. ***It is forbidden to process the Transaction without the physical presence of the Card!***

5.1.2. The Transactions shall be processed strictly observing these rules.

5.1.2.1. **For a hotel:** upon registration in a hotel, the Cardholder shall fill in a registration card and an agreement. It is necessary to specify the Cardholder's name, surname, information on the Cardholder's postal address, method of payment for a service, procedure of withdrawal of an additional fee from the Card, Card number and its term of validity in the registration card.

5.1.2.2. **For a car rental:** prior to provision of a car, an employee of a car rental shall prepare a car rental agreement, where a procedure for insurance, payment of penalties and compensation of damage shall be stipulated. The information on the Cardholder, including name, surname, postal address as well as payment method shall be included in the agreement. The agreement shall be signed by the Cardholder.

5.1.2.3. **For a shop:** If payment for the Merchant's goods and/or service is made using the Card, the Cardholder shall fill in the registration information during registration of the client. It is necessary to specify the Cardholder's name, surname, information on the Cardholder's postal address, method of payment for a service, Card number in the registration information.

5.1.3. If the Cardholder arrives at the Merchant on the day specified in the booking information, settlements with the Cardholder shall be performed in accordance with the procedure stipulated in this Annex below.

5.2. Processing of the Pre-authorisation with Presence of the Card

5.2.1. When the Cardholder arrives at a hotel/car rental, one shall calculate an approximate fee that shall be withdrawn from the Cardholder taking into account the duration of use of a service, price, service fee, taxes and other fees. ***It is expressly prohibited to include into the calculated amount fees for possible damage, which the Cardholder may inflict upon the Merchant.***

5.3. Processing of Transactions in 'No-show' Caseⁱⁱ

5.3.1. If the Cardholder has not cancelled booking within the stipulated period and has not arrived, keep his/her booking until the next day. If the Client has not arrived, the Merchant has the right to withdraw a fee for non-arrival from the client – Cardholder. The Transaction is processed in accordance with the User's Manual of a Card Service Terminal, manually entering the number, term of validity of the Card and the amount of the Transaction (for one 24-hour period in accordance with the Merchant's pricelist) in the Card Acceptance Device.

5.3.1.1. write "No Show" on the place designated for the signature on the Check.

- 5.3.1.2. a copy of an invoice for one 24-hour period together with 1 (one) copy of the Check shall be sent to the Cardholder within 3 (three) days to the Cardholder's postal address specified in the registration card/car rental agreement.
- 5.3.2. If the Cardholder cancels booking, observing the guaranteed booking cancellation rules, the Merchant shall assign to the Cardholder a booking cancellation code that shall be sent to the Client in writing.

6. Withdrawal of Compensation for Damage and Additional Fee

- 6.1. It is prohibited to the Merchant:
 - 6.1.1. to withdraw any additional fees that are not stipulated in a car rental agreement/hotel rules signed by the Merchant and Client;
 - 6.1.2. to consider that the Pre-authorisation, Prepayment or Off-line Transaction that is entered **in ABSENCE of the Card is a guarantee of receipt of a monetary amount for the service rendered;**
 - 6.1.3. to perform the Transactions with the Card without verification of the Cardholder's powers to use the presented Card;
 - 6.1.4. If the Merchant is a shop, the Merchant does not have the right to withdraw any additional fees from the Card (without prior agreement about that with the Cardholder) or consider the Authorisation, Pre-authorisation, Transaction or Off-line Transaction entered without presence of the Card as a guaranteed booking.

7. Withdrawal of Additional Fee Without Authorisation

- 7.1. Withdrawal of an additional Fee without the Authorisation is allowed only in the cases mentioned below:
 - 7.1.1. Additional room services (television, telephone, minibar);
 - 7.1.2. Food, beverages;
 - 7.1.3. Taxes;
 - 7.1.4. Fuel;
 - 7.1.5. Insurance premium (in case of occurrence of the insured accident and the Client has agreed to pay such fee in the car rental agreement/registration card rules!);
 - 7.1.6. Parking lot fees, traffic infraction fines and other traffic fines.

The user manual of a card terminal received from SIA Worldline Latvia or SIA Verifone Baltic is binding upon the Merchants.

ⁱ ; ⁱⁱ It does not apply to venues that are not hotels, guest houses, cruise liners, restaurants or car rental