

The logo for 'travel wallet' is centered at the top in a dark blue, lowercase sans-serif font. The background is a light gray gradient with several white decorative elements: a solid curved line arching across the top, a dotted curved line below it, and a solid curved line on the left side that ends in a small white hexagon. There are also two other small white hexagons on the left side, one above and one below the main curved line.

travel[™]
wallet

GENERAL TERMS

AND CONDITIONS

16. AUGUST 2018

TRAVEL WALLET

GENERAL TERMS AND CONDITIONS

The Travel Cash program is now called Travel Wallet and includes enhanced and improved features.

Travel Wallet consists in a multi-currency, MasterCard branded prepaid Card and multi-function account that enables you to obtain EuroBonus Extra Points for eligible purchases that you make with the Card.

The Card is issued by Catella Bank S.A. (the “Bank”). Rêv Europe Payments Ltd. manages the Travel Wallet program, distributes the Cards and Payment Processing Services, all on behalf of the Bank.

The Travel Wallet General Terms and Conditions (this “Agreement”) is established between You and the Bank and is applicable if you reside in Finland and governs your use of Travel Wallet and governs the relationship between you and the Bank.

Please note that your participation and use of the Travel Wallet is also governed by:

- The SAS EuroBonus Membership Conditions between you and SAS, which apply to your membership in the EuroBonus program; and
- The Travel Wallet Privacy Policy (the “**Privacy Policy**”), which describes the information we collect and the conditions under which we may use, share and store it.

Each agreement is separate and independent. The Bank has no liability to you in relation to the SAS EuroBonus Membership Conditions.

To be eligible for a Travel Wallet Account, you must reside in Sweden, Norway, Finland or Denmark and be age eighteen years and over. We may make Travel Wallet available to residents from other countries, and if so will post residence eligibility requirements in the Website and Mobile App.

Activating your Travel Wallet Account, loading or using the Card by you, the Cardholder, constitutes your agreement to the current General Terms and Conditions and the Fee Schedule and Limits.

We will communicate with you in English or your local language.

1. DEFINITIONS

Account Centre means the function where You manage your funds and access all functions of the Travel Wallet. You can access your Account Centre from the Mobile App, Website or Watch App. The functionality of the Account Centre may differ depending whether access is made via the Mobile App, Website, or Watch App.

Agreement means this document, the Travel Wallet General Terms and Conditions.

Auto Wallet Transfer means that if a Currency Wallet has insufficient funds, funds will be automatically transferred from another Currency Wallet(s) to allow the transaction to be completed. Auto Wallet transfers will be completed using the Travel Wallet Conversion Rate.

Available Balance means the amount of money recorded by us as available for transactions using Cards. The Available Balance will be calculated by adding all loads or credits to your

Travel Wallet Account and subtracting all debits, cash withdrawals, fees, authorizations and disposals which may apply under this Agreement.

Bank means Catella Bank S.A., the issuer of the Travel Wallet whose registered office is Parc d'Activités - CAP 2, 38 rue Pafebruch, L-8308 Capellen, Luxembourg, Grand Duchy of Luxembourg (www.catella.lu), registered with the Luxembourg Register of Commerce and Companies under number B 29.962.

Business Days are defined as Monday through Friday excluding Luxembourg public holidays observed by Bank.

Card means the Travel Wallet MasterCard Prepaid Card issued to a Cardholder. The Card may be a physical card or a Virtual Card.

Cardholder means a natural person, 18 years of age or older, who has validly entered into this Agreement.

Credentials means any, several or all of the following information: the PIN, username, Account Centre password, CVC2 Code, the Card's expiry date, the 16-digit Card number or biometric login.

Currency Conversion Fee means a fee that is added to: (a) the Travel Wallet Conversion Rate whenever an Auto Wallet Transfer is made, and which applies solely to the portion of the transaction for which you do not have sufficient available balance in the corresponding Currency Wallet, and (b) the Network Settlement Rate whenever a transaction is made in an Unsupported Currency.

Currency Order means the order of your Currency Wallets that will be utilized to process transactions or fees when you have more than one currency loaded within your Travel Wallet Account.

Currency Wallet means the portion of your Travel Wallet Account that holds each of the Supported Currencies.

CVC2 Code (MasterCard), or **Card Security Code**, means a 3-digit card verification value code that represents a digital signature, which is required for online transactions. The value code is present on the reverse side of the Card.

EuroBonus means the loyalty program managed by or on behalf of SAS.

EuroBonus Extra Points means points earned for the EuroBonus program which can be redeemed for awards but do not count toward achieving elite status. For further information please refer to the EuroBonus Membership Conditions.

European Consumer Protection means the laws, regulations, directives and other legal instruments that have been implemented within the European Union (and transposed into National law where relevant) that relate to the protection of consumers of Member States, including but not limited to, Council Regulation (EC) No 44/2001, Directive 2007/64/EC, and the directives of the EC Consumer Law Compendium.

Fee means any fee payable by the Cardholder to us under the Agreement or as defined in the Fee Schedule and which may be amended from time to time.

Home Currency means the primary currency of your Travel Cash Card Account, which is assigned based upon your country of residence.

Loading means the adding of financial monies to the Travel Wallet.

MasterCard means MasterCard International Incorporated or its successors or assignees.

Member State means a country that is part of the European Union or the European Economic Area (EEA).

Mobile App means the mobile applications provided by us to access the Travel Wallet Account via designated mobile devices, and may include IOS, Android or other platforms.

Negative Balance means a negative Available Balance (as opposed to a positive Available Balance) arising when debits to the Travel Wallet Account exceed the total Available Balance(s) of all your Currency Wallets.

Network Settlement Rate means the exchange rate selected by the payment scheme (as opposed to the Travel Wallet Conversion Rate) at the time of transaction settlement for the Unsupported Currency in which the relevant transaction is denominated.

Payment Processing Services means the authorization and settlement services that are performed by the Rêv Europe Payments Ltd. or its designated affiliate whenever you make a transaction with your Travel Wallet or your Card.

Payment Transaction means the purchase, transfer, withdrawal or transaction that is performed by the Cardholder with the Card.

Personal Data means any information relating to an identifiable person who can be directly or indirectly identified in particular by reference to an identifier, as set forth in the applicable data protection legislation, including Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 (The General Data Protection Regulation).

PIN means the personal identification number uniquely associated with your Card, which is used for making electronic payments with your Card.

Preferred Load Wallet means the supported Currency Wallet you select to receive funds loaded into your account.

Qualifying Purchase(s) means a consumer purchase transaction, paid with your Travel Wallet Card, for goods or services which are acquired for non-business purposes and which enable the Cardholder to earn EuroBonus Extra Points. The following are NOT Qualifying Purchases:

- payments made to tax authorities (except that GST tax or value added tax paid pursuant to a Qualifying Purchase is considered part of the Qualifying Purchase and does entitle the Cardholder to earn points);

- other kinds of debit transactions such as cash withdrawals, gambling transactions, quasi cash transactions (such as money orders, travellers' cheques and foreign currencies in cash), debits for fees and charges, transfers between Wallets or adjustment transactions;
- business purchases;
- other types of transactions which are identified in the Agreement as not earning points.

Supported Currency means:

<ul style="list-style-type: none"> • Swedish Kroner • Norwegian Kroner • Danish Kroner • Euro 	<ul style="list-style-type: none"> • US Dollars • Great British Pound • Japanese Yen • Polish Zloty 	<ul style="list-style-type: none"> • Singapore Dollars • Swiss Franc • Thai Baht • Turkish Lira • Hong Kong Dollar
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and other currencies that we may choose to support in the future by adding a Currency Wallet for such currency.

Travel Wallet Account (or “Account”) means the prepaid electronic money account associated with your Card, carrying your name as Cardholder, loaded with one or more Currency Wallets that has access to prepaid payment functionality and your Available Balances.

Travel Wallet Conversion Rate means the Card referenced foreign exchange rate applicable to your Travel Wallet Account and Currency Wallet transfers (as opposed to the Network Settlement Rate) as quoted for a fixed period of time via the Travel Wallet Account Centre when you transfer funds between Currency Wallets, or as applied during Auto Wallet Transfers. The Travel Wallet Conversion Rate varies with time. You may search the applicable Travel Wallet Conversion Rate at the Account Centre.

Travel Wallet Watch App means an Apple or Android Watch app.

Unsupported Currency means a currency that is not a Supported Currency.

Virtual Card means a non-physical prepaid debit card that can be viewed on the Mobile or Web Account Centre. The virtual card contains a 16-digit MasterCard card number, security code (CVC2) and expiration date that are different than those on your physical Travel Wallet Card. You can use your Travel Wallet virtual card to make online purchases only.

We, us, and our means the Bank, SAS or the Processor, as applicable.

Website means the Internet website available at the web address (www.sas.travelwallet.com) or any other web address communicated by us from time to time.

You and **your** means the Cardholder.

2. Points

2.1 Whenever you make a Qualifying Purchase using your Travel Wallet, whether domestically or internationally, you will earn EuroBonus Extra points in accordance with the earn rate below.

Here is the earn rate for spending on eligible purchases:

Domestic Purchase	International Purchase
2 EuroBonus Extra points for each 10 EUR/100 SEK/100 NOK/100 DKK you spend in your home country	15 EuroBonus Extra points for each 10 EUR/100 SEK/100 NOK/100 DKK you spend in a foreign country

2.2 The EuroBonus Extra Points that appear in the Travel Wallet Account Centre may not reflect your up-to-date points balance as points earned with the Travel Wallet Card may take up to 45 days to be credited to your EuroBonus account. For the definitive accounting of your EuroBonus Points, please consult your EuroBonus account. For further information about SAS EuroBonus points, please refer to the SAS EuroBonus Terms & Conditions.

3. OBLIGATIONS OF CARDHOLDER

3.1 The Cardholder is the sole authorised user of the Card and the Account and is wholly responsible for use of the Card according to the terms of this Agreement and the law. The Card is not transferable and shall be used only by the Cardholder strictly in accordance with this Agreement and up to the maximum value of the Available Balance. Your Travel Wallet Account and obligations may not be assigned. This Card must only be used for consumer transactions and should not be used for business purchases.

3.2 The Card shall at all times remain the property of the Bank.

3.3 The Cardholder must sign the Card on the signature panel on the reverse of the Card and activate the Card at the Account Centre in order to use it.

3.4 As a Cardholder, you are responsible for complying with the current Agreement and shall be solely liable for any consequences arising from your breach of the Agreement. The current version of the Agreement is available to Cardholders via link from the Account Centres at any time. Activation, Loading or use of Travel Wallet by you, the Cardholder, constitutes your consent to the current Agreement, the Fee Schedule and the Limits.

3.5 You acknowledge and agree that your spending on the Travel Wallet is limited to the funds that have been loaded to the Travel Wallet and not yet reserved or spent. You authorise us to deduct funds from the Available Balance of your Travel Wallet to correct a previous error or overpayment to you, or for other legitimate reasons.

4. ISSUE, ACTIVATION AND USE OF THE CARD

4.1 The Card is an electronic means of payment with retailers that accept MasterCard, and a means of withdrawing cash at authorised banks or Automated Teller Machines (“ATMs”) that accept MasterCard.

4.2 To use the Card, you must first activate your Account and the Card by following the instructions presented on the Account Centre which you can access via Web or mobile app. Upon completing the activation, you may load funds to your Account and then perform transactions.

4.3 You can access a Virtual Card within the Travel Wallet Account Centre.

4.4 If the Available Balance is not adequate to cover the transaction amount, including fees and foreign currency conversion rates, you may instruct the merchant to charge a part of the purchase to the Card and pay the remaining amount with cash or another form of payment (“**split transaction**”). Some merchants do not allow split transactions. If you use your Credentials without presenting your Card, the legal effect will be the same as if you used the Card itself.

4.5 You should keep track of your Available Balance. The Bank does not pay any interest on the Available Balance. Each time you use your Card, you authorise us to reduce your Available Balance by the amount of the transaction plus applicable fees and foreign currency conversion rates. You are not allowed to exceed your Available Balance through an individual transaction or a series of transactions. You do not have the right to stop payment on any purchase transaction you authorised using your Card or Credentials after the point at which that transaction becomes irrevocable. If you authorise a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds.

4.6 As part of our Fraud Loss Control and Anti-Money Laundering/Counter Terrorism Financing policies, we reserve the right to set limitations on maximum Card Available Balance, the number and amount of load transactions, and other Travel Wallet performance and use parameters, as defined in the Limits section of this Agreement. We may also suspend or block your ability to perform transactions with the Card.

4.7 We reserve the right to limit the number of Cards issued to a Cardholder under the Card program.

4.8 You may make purchases, withdraw funds or load funds up to the limits set forth in the Account Centre. ATM withdrawal amount limits may be lower at international ATMs. As part of our Fraud Loss Control, Anti-Money Laundering and Counter Terrorism Financing policies, we may impose additional limits on the amount, number, or type of Card transactions, limit your maximum funds Available Balance, limit the maximum number of Cards issued to you, and suspend or block your Card and any associated transactions. You may contact Customer Service for additional information or questions on such limitations.

4.9 You may be charged a fee by the ATM operator (or any network used) and you may be charged a fee for a Card balance inquiry even if you do not complete a funds transfer.

4.10 Under no circumstances may you use your Card: (1) in violation of applicable laws or regulations, including those governing financial services; (2) in violation of this Agreement; (3) in a manner that violates the privacy or proprietary rights of another, including spam, phishing, or unwanted solicitations; (4) to perform unlawful acts, including illicit gambling and acts involving stolen goods or illegal substances; or (5) to perform transactions involving a transfer of funds for illegal purposes or made to hide the source of such funds (“**money laundering**”).

5. VALIDITY OF THE CARD

5.1 Upon Activation, the Card is valid until the earliest of:

5.2 The expiry date shown on the front of your Card; or the closure of the Travel Wallet account either at your request or by us pursuant to this Agreement.

5.3 If your Card expires, please contact Customer Service via the Website or Account Centre for instructions on how to withdraw your remaining funds or to order a replacement card.6

6. OVERDRAW OF AVAILABLE BALANCE

6.1 It is not permissible to overdraw the Available Balance such that you have a Negative Balance. If you have a Negative Balance, we reserve the right to immediately deactivate, suspend and/or cancel the Card. The amount overdrawn must be repaid immediately by the Cardholder. The Cardholder shall bear all reasonable third party costs incurred by us in order to collect the total outstanding amount.

6.2 If the Available Balance is not sufficient to cover any fee due by the Cardholder to us under the current Agreement, we reserve the right to deactivate, suspend or cancel the Card until sufficient coverage is provided.

7. WEBSITE/MOBILE APP/CUSTOMER SERVICE

7.1 The Travel Wallet Account may be accessed via the Account Centre.

7.2 You need valid Credentials to access the Account Centre. You must protect your Credentials at all times and may not disclose them to any person.

7.3 You may resolve questions regarding the Card via the Website FAQs or by contacting Customer Service.

8. LOADING FUNDS

8.1 You may load funds to your Account after activation, in accordance with the terms of this Agreement and the Limits which may be established from time to time. Your Travel Wallet Account Centre features the funds loaded and the Available Balance in your Travel Wallet.

8.2 The funds loaded to the Account must be paid in your Home Currency using bank transfer or other mechanisms as may be accepted over time by the Bank (collectively, the “**Load Mechanisms**”). Our Load Mechanisms may change. For information regarding the specific Load Mechanisms available to you, you may visit the Account Centre.

8.3 The use of Load Mechanisms may be subject to a fee. Please consult the Fee Schedule of Section 20.

8.4 You will have the opportunity to select a Preferred Load Wallet in which to receive all your loads. As a default your Preferred Load Wallet is set to your Home Currency Wallet. You may select, at any time, a different foreign Currency Wallet as your Preferred Load Wallet. When your Preferred Load Wallet is not the Home Currency Wallet and you perform a load, the Applicable Exchange Rate

in force at the time that the transaction posts to your Account and the funds are made part of your Available Balance will be used to convert the currency from your Home Currency to the currency of your Preferred Load Wallet. No Currency Conversion Fee will apply to this transaction.

8.5 Loads made by Bank Transfer on a Business Day are generally reflected in your Available Balance within 24-48 hours of when they are made. The availability of some loads may be delayed while the funds are being validated. Other Load Mechanisms result may be immediately reflected in your Available Balance.

9. CURRENCY WALLETS, CURRENCY TRANSFERS AND EXCHANGE RATES

9.1 Upon loading your Travel Wallet Account with funds, you may transfer funds between Currency Wallets.

9.2 Where funds are transferred from your Travel Wallet Card Account to a Currency Wallet or when a transaction is performed in a Supported Currency, the Travel Wallet Conversion Rate shall apply.

9.3 The Account Centre, which you can access via Website and Mobile App, will display a Travel Wallet Conversion Rate quote prior to initiating the funds transfer between your Currency Wallets. The quote will be valid for a limited time, as presented on the Account Centre. If you accept the quote, we will immediately debit the Currency Wallet from which you chose to transfer and credit the Currency Wallet into which you transferred funds, using the Travel Wallet Conversion Rate presented.

9.4 When there are one or more Currency Wallets funded within your Travel Wallet Card Account, a currency order will apply. Upon Loading of the Travel Wallet Card Account, the default Currency Order will always start with your Home Currency and thereafter may be determined by you; or, if you have not chosen a specific currency order, the Processor shall automatically order the Currency Wallets on your behalf in order to have the required access to the Available Balance of each Currency Wallet in order to authorise a transaction.

9.5 Where the Card is used to conduct a Payment Transaction in a currency which is an Unsupported Currency, the Network Settlement Rate shall apply to convert the Unsupported Currency to the Home Currency Wallet.

9.6 The MasterCard Conversion Rate may vary at any time and the Cardholder agrees that any changes in exchange rates, including those favourable to the Cardholder, will be applied immediately without prior notice if the changes are based on the MasterCard Conversion Rate, which is a referenced exchange rate.

9.7 The date of the currency conversion shall be the date on which the Payment Transaction is credited on the account of the Cardholder.

10. CURRENCY WALLET TRANSACTIONS

10.1 When using your Card in a Supported Currency, the following applies:

10.1.1 When making a purchase or an ATM withdrawal, your Travel Wallet Account will automatically debit the Currency Wallet of that country's currency if you have sufficient Available Balance in that specific Currency Wallet.

10.1.2 If there are no funds or insufficient funds in the Currency Wallet, your Card will debit funds from the next Currency Wallet nominated in your Currency Order. Your Travel Wallet Account will continue to debit each Currency Wallet in your Currency Order in succession until the transaction value is met. The full transaction value may be funded from multiple Currency Wallets. Each time funds are transferred from one Currency Wallet to another, an Auto Wallet Transfer will occur and the Travel Wallet Conversion Rate plus the Currency Conversion Fee will apply.

10.2 When using your Card to make a transaction in an Unsupported Currency, the following applies:

10.2.1 When making a purchase or an ATM withdrawal, your Travel Wallet Card Account will debit funds from the Home Currency Wallet at the current MasterCard Conversion Rate. In addition, an International Transaction Fee will also apply as set out in the Fee Schedule.

10.2.2 If there are no funds or insufficient funds in your Home Currency Wallet, your Account will debit funds from the next Currency Wallet nominated in your Currency Order. Your Travel Wallet Card Account will continue to debit each Currency Wallet in your Currency Order in succession until the transaction value is met in the equivalent value of the Home Currency. The full transaction value may be funded from multiple Currency Wallets within your Travel Wallet Card Account. Each time funds are transferred from one Currency Wallet to another, an Auto Wallet Transfer will occur and the exchange rate used will be the Travel Wallet Conversion Rate. Once there are sufficient funds in the Home Currency Wallet to pay for the transaction, your Travel Wallet Card Account will debit funds from the Home Currency Wallet at the current MasterCard Conversion Rate.

10.3 Where there are insufficient funds across all Currency Wallets on your Travel Wallet Card Account to process the transaction, the transaction will be declined (unless the transaction is a purchase and the merchant allows a split transaction).

10.4 If you withdraw funds from an ATM that dispenses a currency other than that of the country where the ATM is located, the ATM operator may convert the amount being withdrawn into their local currency before converting it back to the currency being dispensed. This may occur even when the currency being dispensed is the same as that of your Card. The amount debited from your Card may be greater than the amount which is dispensed by the ATM. Not all ATM operators advise of the amount to be debited from your Card before you withdraw money from their ATM.

10.5 You agree to pay us the transaction fees for transactions in foreign currency set forth in the Fee Schedule and acknowledge that such transaction fees are subject to change.

11. GIVING CONSENT TO EXECUTE A TRANSACTION

11.1 By using the Credentials or by signing the record of transaction for a purchase, cash withdrawal or cash advance, you give us authority to pay the retailer, merchant, bank or service provider, as applicable, for a transaction. This authority may not be withdrawn once the transaction has become irrevocable.

11.2 The transaction records sent by retailer, merchant, bank or service provider, even in the absence of a written signature, may be used as proof of the transaction in accordance to applicable law. The transaction slip printed by the terminal is for the Cardholder's personal information only.

11.3 Certain merchants, including hotels and rental car companies, are authorised by MasterCard to add an excess spend overage amount on a purchase transaction or transaction hold. The excess spend overage amount may be up to 15% of the total anticipated transaction value and is intended to ensure adequate funds are available to pay for additional expenses associated with the merchant's services. If you agree to allow the merchant to include an excess spend overage amount as part of a transaction, your Available Balance will be reduced by the total value of the transaction (including the overage amount) until such time as the merchant submits the final amount of the transaction. If the final amount of the transaction is less than the original amount the difference will be credited back to your Available Balance.

12. SAFEGUARDING THE CARD AND CARD DETAILS

12.1 You must (a) keep the Card, including all Credentials, safe and not allow anyone else to use them; and (b) learn the PIN and other security information and keep it secret at all times and never write the PIN on the Card or on anything usually kept with it or accessible to third parties.

12.2 We reserve the right to change the PIN at the time of Card renewal or reissue.

13. THEFT, LOSS OR MISUSE OF CARD, CARD DETAILS OR PIN

13.1 IF YOUR CARD OR YOUR CREDENTIALS ARE LOST, STOLEN, COMPROMISED OR IF YOU NOTICE UNAUTHORISED TRANSACTIONS ON YOUR CARD, YOU MUST IMMEDIATELY NOTIFY US BY DESIGNATING THE CARD AS LOST OR STOLEN VIA THE ACCOUNT CENTRE OR BY CONTACTING CUSTOMER SERVICE.

13.2 When you report the loss, theft, or compromise of your information or unauthorised use, you must provide us with accurate and complete information, including without limitation, your full Cardholder Credentials and transaction information. You are fully liable for any consequences arising from any wrong, obsolete or incomplete information provided to us.

13.3 We will immediately freeze funds in your account and block your Card upon receipt of this notification.

14. IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR CARD TRANSACTIONS

14.1 Contact Customer Service immediately if you think your Travel Wallet transaction history or receipt is wrong or if you require additional information about a transaction listed on the Travel Wallet transaction history or receipt. Please be prepared to provide the following information: your full name, Card number, description of the error or the transaction, explanation as to why you believe it is an error or why you need more information, and the amount of the suspected error. Any unauthorised transaction for which you are not liable will be credited back to your account. We may request additional information concerning your complaint or question, and may require that you provide this information in writing within 10 Business Days. We will investigate your complaint or question using the information you provide to us. If, upon completion of our investigation, we decide that there was no error, we will send you a written explanation. If funds were previously credited back to your Travel Wallet because you reported a transaction as a suspected error, we may debit those funds if our completed investigation has subsequently determined that the relevant

transaction was in fact correct and authorised. You may ask for copies of the documents that were used in the investigation.

15 CARDHOLDER'S LIABILITY FOR UNAUTHORISED TRANSACTIONS

15.1 We are responsible for losses caused by unauthorised transactions unless otherwise specified in this section. A transaction is considered unauthorised if the Cardholder has not initiated or consented to the transaction. A transaction shall not be unauthorised if the Cardholder has provided the Card or Credentials or PIN to a third party.

15.2 You will be liable for up to EUR 50, for losses due to unauthorised transactions in case of loss or theft or unauthorised use of transactions if the Card and PIN or other similar personal security feature has been applied in the transaction.
gross negligence.

15.3 You will be liable for the entire loss if it is caused because you:

15.3.1 disclosed your PIN to the person who used the card and you realized or ought to have realized that there was a risk of unauthorised use; or

15.3.2 acted wilfully or fraudulently.

15.4 If you have failed to block the card via the Account Centre or failed to inform us as soon as possible after you became aware or should have become aware of the loss or theft of the Card or its unauthorised use, you will incur an undue delay and will be liable for the entire loss. (While the characterization of a delay as an "undue delay" may vary depending on the circumstances, a failure to notify us within 13 months of the Payment Transactions being debited will always amount to undue delay.)

15.5 Irrespective of any notification, the Cardholder shall bear the entirety of the losses resulting from unauthorised transactions in the event that you have acted fraudulently.

15.6 If the Card is used outside a Member State or in a currency other than a currency of a Member State, the Cardholder bears the loss resulting from unauthorised transactions even beyond an amount of EUR 50, if the Cardholder has violated his obligations resulting from this Agreement.

15.7 The Cardholder's liability for the unauthorised use of a Card ends when the Cardholder has blocked the Card or properly notified us of the loss of the card or PIN or of them falling into the wrong hands or of their unauthorised use, unless the cardholder has intentionally made a false notification or otherwise acted in a fraudulent manner.

16. OUR LIABILITIES

16.1 We shall not be liable for any direct or indirect damages if the Card or a specific transaction is refused or not honoured by a retailer or a bank or an ATM, and we do not bear any responsibility for errors committed by authorised retailers or banks or ATMs.

16.2 We will not be obliged to enter into any dispute arising between you and a retailer or a bank and, moreover, a dispute with a retailer or a bank does not absolve you of complying with regulations governing the use of the Card and this Agreement.

16.3 No cancellation of transactions will be permitted after the transaction becomes irrevocable except in cases where you report your Card has been lost stolen or used without authorization, as described in Section 13.

16.4 Without prejudice to the above, our liability under the Agreement shall be limited to instances of gross negligence or serious misconduct or wilful default.

16.5 If we do not complete a transaction to or from your Card on time or in the correct amount according to this Agreement, we will not be liable in different circumstances, including, without limitation: if there is an authorisation hold, or your card has been suspended or blocked as part of our fraud prevention, risk monitoring or anti money laundering program, or your Card is subject to legal process or other encumbrance restricting its use; if you do not have enough funds in your Card Available Balance to complete a transaction; if the ATM you are trying to use does not have enough cash; if the ATM, POS terminal, network, or system involved in your transaction did not work properly; if your mobile device from which the Mobile App is accessed fails to send or receive data or relevant messages; if we are prohibited by law or network rules from completing a transaction; if circumstances beyond our control (for example, natural disasters, earthquakes, fires, floods, war, or acts of terrorism) prevent the completion of the transaction; if a merchant refuses to accept your Card; if you provided inaccurate or incomplete information regarding a transaction; if access to your funds is blocked after you reported loss, theft or unauthorised use of your Card; if a merchant authorises an amount in excess of the purchase amount; if we have reason to believe the requested transaction is suspicious, fraudulent, or unauthorised; or for any other exception stated in this Agreement.

17. REFUNDS FOR TRANSACTIONS

17.1 You shall receive a refund of an authorised transaction initiated by or through a payee if the amount of the transaction charged to the Card by the retailer is more than you could reasonably have expected in the circumstances of the purchase; and you ask the Bank for a refund within eight (8) weeks of us debiting the transaction to the Card. If you ask us for a refund under these conditions, you must provide us with factual elements relating to this condition.

17.2 You cannot use a claim you may have against someone else to make a claim against us, or to refuse to pay us, unless you have a legal right to do so. You cannot transfer any rights against the Bank to anyone else. You will settle all disputes about purchases you make using your Card with the merchant who accepted the Card. We are not responsible for the delivery, quality, safety, legality, or any other aspect of goods or services that you purchase from others with your Card.

18. WITHDRAWALS OF THE USE OF CARD

18.1 We may stop or suspend the use of the Card and or refuse to reissue or renew or replace a Card, if we reasonably (a) consider it necessary for reasons relating to the security of the Card, (b) suspect the use of the Card is unauthorised, fraudulent or illegal, or (c) believe there is a significantly increased risk that you will not be able to repay any amount you owe under this Agreement. This Agreement will continue even if we do any of these things and we will not be responsible or incur liability for any loss or damage you may suffer as a result.

19. NO REPRESENTATION OR WARRANTIES

19.1 WE MAKE NO REPRESENTATION OR WARRANTY WITH RESPECT TO THE SERVICES PROVIDED UNDER THIS AGREEMENT, WHETHER EXPRESS OR IMPLIED, WRITTEN OR ORAL, ARISING FROM

COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE OF TRADE, OR OTHERWISE, INCLUDING, WITHOUT LIMITATION, THE IMPLIED WARRANTIES OF TITLE, MERCHANTABILITY, AND FITNESS FOR A PARTICULAR PURPOSE.

20. FEES

20.1 You agree to pay all applicable Fees for the use of the Travel Wallet Account. The most current Fee Schedule will always be in this Agreement. You can find a link to this Agreement in the Account Centre.

20.2 All charges, including fees levied by third parties, will be debited directly to the Card at the time of the Payment Transaction or relevant activity, unless expressly stated to the contrary.

20.3 Fee Schedule

Card Activation & Periodic Fees	
Card Delivery Fee	0 € (Must load a minimum of 50€ to receive your first personalised card. Subsequent card orders have no minimum load requirement).
Inactivity Fee	3 € applicable each month after twelve consecutive calendar months with no transaction activity. (Loading, ATM, POS, Currency Exchange or Balance Inquiry). Fee debited from Home Currency Wallet.
Adding Money (Load) Fee	
Loading Fee	0.5%, capped at 1 € - waived for any top up of 200 € or more. Fee debited from Home Currency Wallet.
SMS Transactions (If applicable to the programme)	
SMS Forgot PIN Fee	N/A
SMS Card2Card Transfer Fee	N/A
SMS Balance Inquiry Fee	N/A
SMS Card Lock/Card Unlock Fee	N/A
SMS Transaction Notification Fee	N/A
IVR Transactions (If applicable to the programme)	
Forgot PIN Fee	N/A
Card Block (Lost or Stolen) Fee	N/A
ATM Transactions*	
Domestic ATM Withdrawal Fee	2 € per transaction.Fee debited from Home Currency Wallet.
International ATM Withdrawal Fee	2 free International ATM Withdrawals per month. When withdrawing a Supported Currency, the fee applied is equivalent to 2€ at the time of the transaction and debited from the Supported Currency Wallet of the transaction. If withdrawing funds in an Unsupported Currency, the International ATM Withdrawal Fee of 2€ will be debited from

	the Home Currency Wallet.
ATM Balance Inquiry Fee (applies to Domestic and International ATM)	<p>The Balance Inquiry fee is 0.50 € or its equivalent. The fee will be debited from the Supported Currency Wallet of the currency of the ATM.</p> <p>However, if the local currency of the ATM in which you are making a Balance Inquiry is an Unsupported Currency, the fee will be debited from your Home Currency Wallet.</p>
POS Transactions	
Point of Sale (POS) Transaction Fees	0€
Other Fees	
Currency Conversion Fee (applies to Auto Wallet Transfers and transactions in Unsupported Currencies)	<p>If you make a transaction in an Unsupported Currency, the transaction value will be converted to EUR at the Network Settlement Rate and a Currency Conversion Fee of 2.50% of the transaction value will apply.</p> <p>If there is an Auto Wallet Transfer between Supported Currencies, the exchange will be performed utilizing the Travel Wallet Conversion Rate and a Currency Conversion Fee of 2.5% will apply.</p> <p>The Currency Conversion Fee does NOT apply to: (a) a transaction in a Supported Currency for which you have sufficient funds in the Supported Currency Wallet; or (b) loads into your Preferred Load Wallet.</p> <p>2.50%</p>
Redemption of Funds Fee (previously called Funds Transfer Convenience Fee)	<p>If you require a refund of your Available Balance transferred to your bank account, the Redemption of Funds Fee will be debited from your Home Currency Wallet.</p> <p>10 €</p>
Dispute Handling Fee	<p>If you dispute a transaction with a merchant which proves unsuccessful, the Dispute Handling Fee will be debited from your Home Currency Wallet.</p> <p>10 €</p>
Paper Statement Fee	<p>If you request a paper statement of your account be posted to you, the Paper Statement Fee will be debited from your Home Currency Wallet.</p> <p>10 €</p>
Express Delivery Fee	<p>Travel Wallet can express ship a card to you at the registered address on your account. No international shipping allowed. Debited from your Home Currency Wallet.</p> <p>20 €</p>

**If you have insufficient funds in the relevant Currency Wallet, the ATM Fees will be deducted as set out in the Travel Cash Terms and Conditions or Travel Wallet Terms and Conditions. In addition to the ATM Fees listed here, some ATM operators may charge fees for cash withdrawals or other activities which you may not be advised of at the time of the transaction, and currency conversion fees may apply. Free ATM withdrawals are determined per calendar month.*

21. LIMITS

21.1 The Travel Wallet Card ID Scores and their associated limits are in place to safeguard the integrity of the program.

The SAS Travel Wallet Levels and associated Limits are in place to safeguard the integrity of the program. Limits are calculated based on the EUR equivalent balance across all currency wallets in your account.

Travel Wallets Account Limits		
	Level 1	Level 2
<i>How is each account level determined?</i>	<i>Validated Personal Information</i>	<i>Validated Personal Information + Source of Funds Verified</i>
Max Account Balance Limit	10,000 €	15,000 €
Max Redemption	10,000 €	10,000 €
Max Loads in 24 hours	15,000 €	15,000 €
Max P2P activity in 24 hours	2,500 €	2,500 €
Max ATM Withdrawals in 24 hours	2,500 €	2,500 €
Max Purchases in 24 hours	10,000 €	10,000 €
Max Loads within 1 Year	25,000 €	90,000 €

We reserve the right to increase or reduce these limits at any time and to request additional identity verification and source of funds information in order to make such determinations.

21.2 RAISING YOUR LIMITS

We will require information from you when you create your Travel Wallet Account, such as full name, address, date of birth, National ID, and source of funds information. We may require additional documentation or verifications regarding your identity and source of funds in order to allow you to access any of the limit levels.

All documents can be uploaded directly into the Travel Wallet Account Centre. In some cases, we may request that you send documents directly to the Travel Wallet Customer Service Team.

22. PRICELESS CITIES

22.1 This Mastercard benefit is available to current users of the Travel Wallet program. This benefit gives users access to exclusive merchant offers and events across the globe. If you choose to participate in Priceless Cities, please know that this is a separate program from Travel Wallet and your experiences with any Priceless Cities offers or events are subject to the Priceless Cities Terms of Use.

23. RECEIPTS; PERIODIC STATEMENTS

23.1 You agree to retain your receipts to verify your transactions.

23.2 A continuously updated electronic statement of your transaction history is available 24 hours a day, 7 days a week, by visiting the Account Centre. You may export or print the electronic statement. You agree these are reasonable procedures to access Card statements.

23.3 You agree to check the Payment Transactions on your Card at least once a month. In accordance with applicable law, the records of Payment Transactions created or received by the Bank may constitute evidence of the existence, amount and conditions of transactions.

24. INACTIVE OR DORMANT CARD

24.1 Your Card may become dormant, or inactive, after an extended period of no financial activity initiated by you (that is, no activity other than any credits or debits initiated by us). If your Card is dormant, we may block outgoing transfers from your Card until you contact Customer Service to re-authorise such transfers.

24.2 The Bank charges a monthly fee for Travel Wallet maintenance, as defined in the Fee Schedule. Such monthly account maintenance fee is waived each month when you make a transaction with your Card.

25. TERMINATION OF THE AGREEMENT

25.1 You may terminate this Agreement at any time. Your termination of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

25.2 We may terminate this Agreement by providing you notice of our intent to do so at least 2 months prior to the termination date. However, we may terminate or block your Card or Account effective immediately if you breach this Agreement.

26.2 You have the right to withdraw from this Agreement without cause and without any Fees or penalty for a period of 14 days from the date on which you activate your Travel Wallet Account ("**Account Opening Date**"). To do this, you must contact Customer Service and notify us of your request to close the Travel Wallet and request that your Available Balance be returned to you without any funds transfer fees.

26.3 Following receipt of your notice to terminate this Agreement and close your Travel Wallet Account, we will wait 10 days for any outstanding transactions to be processed. Once all transactions and fees have been deducted, any Available Balance on your Travel Wallet will be returned to you, less applicable Fees, subject to you having provided satisfactory confirmation of your identity and address (where applicable).

27. ACCOUNT CLOSURE AND FUNDS REDEMPTION

27.1 If at any time you decide to close the Travel Wallet and request funds redemption, the following rules will apply:

- 27.1.1 Redemption for a closed account can only be made after the Card has been cancelled;
- 27.1.2 Redemption can only be made by a single bank transfer to an account held in your name;
- 27.1.3 We have the right to require that you submit proper and valid identification prior to redemption execution; and
- 27.1.4 Refer to the Fee Schedule for any applicable Fees, which may be deducted from the Available Balance prior to execution of the redemption.

28. CHANGE OF CONTACT DETAILS

28.1 To ensure that we are able to provide you with notices and information from time to time, you must update the Account Centre with any change of name, address, proof of address or e-mail address. To update this information, visit the Account Centre. We may require supporting documentation or information to make changes. All communications to you shall be considered valid if dispatched to your last indicated e-mail or postal address.

29. MODIFICATIONS TO THE AGREEMENT, FEES AND FEATURES OF THE CARD

29.1 We reserve the right to change this Agreement at any time, provided that we will give you no less than 60 days advance notice to Cardholders of any changes to the current Agreement, the characteristics and features of the Card or the Travel Wallet; and the Fee Schedule, , if any such changes are adverse to you because they either increase your responsibilities or reduce your rights under this Agreement.

We reserve the right to modify this Agreement, effective upon publication and notification, and without providing you any advance notice for changes that are not adverse to you, including but not limited to changes that: (1) may be required by law, or (2) reduce the fees, charges, or fx rates, or (3) improve the earn rate for EuroBonus Extra points, or (4) relate to the incorporation of new or improved services or functionality, or (5) relate to an assignment of this Agreement to a new issuing bank or programme manager, or to the replacement of the entities providing issuance or programme management, as determined at the discretion of Bank and Rêv Europe Payments Ltd., or (6) in general, do not increase your responsibilities or do not reduce your rights under this Agreement.

29.2 You hereby:

- 29.2.1 acknowledge that your relationship with us is at least partially based on electronic communications, which may be made via the Account Centre or email, and deem such means of communication appropriate to the nature of your relationship with us;
- 29.2.2 declare that you will consult the Website and Account Centre regularly; and
- 29.2.3 accept being informed of any such change by means of the Website and Account Centre or email as adequate notice.

29.3 Should you oppose such change, you shall have the right to terminate the current Agreement immediately by calling Customer Service (pursuant to Section 22 herein) and providing notification of termination of your Travel Wallet Account. You shall be entitled to receive the current Available Balance of the Card due under the current Agreement less any Fees which may apply.

29.4 Continued use of the Travel Wallet and the associated services after the entry into force of the proposed changes shall constitute your consent to such changes.

29.5 You may always access the applicable Agreement, Fee Schedule and applicable Limits in the Account Centre. You may also request a printed copy of these documents by contacting Customer Service.

30. DATA PROTECTION

30.1 By entering into this Agreement you provide the Bank with your express prior consent to collect, use and process your personal information and disclose information to third parties, to fulfil its obligations under the Agreement and as set forth in the Privacy Policy.

30.2 By using the Card, you agree to grant Bank, the Processor, SAS and their affiliates the right to collect information about you for the purposes of the administration of the Card service, the processing of transactions carried out using the service, routine account maintenance and other purposes as set forth in the Privacy Policy.

30.3 Whilst we reserve the right to process and store data in countries outside the European Union, including the United States of America, we shall only do so in full compliance with applicable EU law.

30.4 You hereby give a right to the Bank, the Processor and SAS and their designated third parties, to the extent permitted by applicable law to contact you, including but not limited to, by phone, SMS, electronic mail messages, notifications via the Website or the Mobile App, or Account Centre and post, for the purpose of providing you with information relating to your Travel Wallet Account and any other information as may be necessary to carry out this Agreement.

30.5 As set forth in the Privacy Policy, we will obtain your express consent before we, or third parties engaged by us, contact you by email or mobile phone about any commercial proposals or offers which may be of interest to you. If you have elected to opt in when you registered for a Card to receive marketing, we may contact you by phone, SMS, electronic mail messages, notifications via the Website, the Mobile App or the Account Centre and post about products and services provided by us. If you no longer wish to receive information about products or services, then please opt-out in the Website, the Mobile App or Account Centre or by contacting Customer Service.

30.6 As set forth in the Privacy Policy, you have the right to have access to information we have collected from you in accordance with the applicable law relating to the protection of individuals regarding the processing of personal data.

31. RECORDING OF PHONE CONVERSATIONS AND ELECTRONIC COMMUNICATIONS

31.1 You acknowledge and agree that, in order for us to perform the services to you, we have the right to register and keep records of telephone and electronic communications with you, all in

accordance with the applicable privacy regulations. The right to register and keep records of such communications shall not trigger any liability by us.

32. ANTI-MONEY LAUNDERING COMPLIANCE

32.1 In accordance with applicable legislation to fight money laundering and financing of terrorism, the opening of any client relationship, including a Cardholder relationship, is subject to proper Cardholder identification by the Bank and the Processor. You hereby represent that you will without delay disclose any relevant requested identifying information to us, keep such information up-to-date and inform us of any relevant change.

33. APPLICABLE LAW / JURISDICTION

33.1 The terms of this Agreement shall be governed by and interpreted in accordance with the laws of Finland.

33.2 We will communicate with you in English or Finnish.

33.3 Notwithstanding the terms and conditions of this Agreement, the Cardholder will always benefit from the Finnish Consumer Protection Act (38/1978; amended). Any proceedings against a Cardholder may only be brought in the courts in the Member State in which the Cardholder is domiciled. The Cardholder may bring proceedings against us either in the courts of the Member State in which we are domiciled or in the courts for the place where the Cardholder is domiciled. Where a contradiction exists between this Agreement and the Finnish laws, the Finnish law will always prevail.

33.4 This Agreement, with the Fee Schedule, Privacy Policy and Limits presented on the Account Centre incorporated herein by reference, constitutes the entire agreement between you and us with respect to the Travel Wallet program. If any provision of this Agreement is determined to be unenforceable under applicable law, the other provisions of this Agreement will remain valid and enforceable. No failure by us to enforce the performance of any provision of this Agreement will constitute a waiver by us of our right to subsequently enforce such provision or any other provisions of this Agreement. Those provisions of this Agreement intended to survive any termination or cancellation of this Agreement shall survive in force upon any such termination or cancellation. We may assign our rights under this Agreement. Your Travel Wallet and the funds in it are subject to all applicable rules of any clearinghouse or other association involved in transactions.

34. COMPLAINTS

34.1 If you have a complaint about our service, please first contact Customer Service.

34.2 If you still disagree or are dissatisfied with the outcome, you may contact our legal department at:

Travelwallet.DisputeResolution@revworldwide.com

Or via post at:

Rêv Worldwide, Inc.
Attention: Dispute Resolution Department

If we do not provide an adequate solution, you may contact the Finnish Financial Ombudsman Bureau (fine.fi), which provides independent advice and guidance for customers free of charge. The Finnish Financial Ombudsman Bureau (FINE) and its Banking Complaints Board provide proposals to settle disputes. To file a dispute, you may complete the online contact form available at fine.fi. You are also entitled to file a complaint with the Consumer Disputes Board (kuluttajariita.fi), but prior to doing so it is necessary to contact the consumer rights advisers at a Local Register Office (kuluttajaneuvonta.fi).

You may find further information regarding dispute resolution on ec.europa.eu/consumers/odr.

35. REGULATORY AUTHORITY

35.1 The Bank is authorised as a credit institution supervised by the Luxembourg regulatory authority, the Commission de Surveillance du Secteur Financier (the “CSSF”), situated at 283, route d’Arlon, L-2991 Luxembourg, Grand Duchy of Luxembourg.

36. LIMITATION OF LIABILITY

36.1 ABSENT GROSS NEGLIGENCE, WILFUL MISCONDUCT OR FRAUD BY US, AND TO THE EXTENT ALLOWED BY APPLICABLE LAW, IN NO EVENT WILL WE BE LIABLE FOR ANY SPECIAL, INCIDENTAL, INDIRECT, PUNITIVE, OR CONSEQUENTIAL DAMAGES OF ANY KIND.

37. SAFE GUARDING OF CARD FUNDS

37.1 THE FUNDS ON YOUR TRAVEL WALLET ARE HELD IN TRUST BY CATELLA BANK S.A., the issuer of the Card whose registered office is at Parc d’Activités - CAP 2, 38 rue Pafebruch, L-8308 Capellen, Luxembourg, Grand Duchy of Luxembourg. The Bank agrees to keep funds loaded into Travel Wallet Accounts segregated from other funds held by it, and to use all reasonable care in safeguarding such Travel Wallet funds.

38. INDEMNIFICATION

38.1 To the extent allowed by the applicable law, you agree to indemnify and hold us harmless from and against any and all direct loss made or incurred due to or arising out of your breach of this Agreement, your fraud or wilful misconduct, or your violation of any law or the rights of a third party relating to your use of your Travel Wallet.

39. RIGHTS AND REMEDIES

39.1 Without limiting its other remedies at law or equity, the Processor may warn the Bank and SAS about any fraudulent, unlawful, illegal, or unethical acts you may have committed with your Travel Wallet, as well as place a “hold” on the Account or on certain transactions attempted using your Travel Wallet Account. We retain the right to terminate or suspend your use of your Travel Wallet Account or to refuse to carry out certain attempted transactions in our sole discretion, if (1) you breach this Agreement; (2) you use your Travel Wallet Account to violate the law or the rights of a third party; (3) we receive a report from a financial institution that you have abused their services; (4) we believe that your use of your Travel Wallet creates a fraud risk or liability to us, or other third parties; or (5) there is insufficient Available Balance to complete any attempted transaction. The Processor has the right to notify the Bank of any transactions it reasonably considers suspicious.