



By registering and using the handi.cash limited e-money application, you agree to be bound by the general terms and conditions of this agreement (including the handi.cash privacy policy), each as may be modified from time to time. you also undertake to observe all conditions of the agreement.

If you do not agree with these terms and conditions, you may not use or access the service.

1. Definitions

User Agreement – General Terms & Conditions, conditions of which are applied to the Merchant.

Payment Instrument – any payment instrument the System allows to link to the handi.cash application and make payment transfers with the help of this payment instrument.

Professional User / Merchant – the Client of handi.cash System who sells goods and services and uses one or more services of collection of payments for Merchants indicated in the System and provided by handi.cash (*Explanation: When provisions of the User agreement are applied for all Clients – both Merchants and other Clients – the term “Client” is used; whereas when provisions of the User agreement are applied only for Merchants, the term “Merchant” is used).

Point of sale – a physical point of provision of services or sale of goods, where the Merchant sells goods and/or provides services.

Merchant’s device – device of the Merchant for accepting payments, where the solution of payment instruments linked to the handi.cash application for accepting payments, supported by the System, can be installed.

Buyer – payer and/or the final recipient of services provided and goods sold by the Merchant using the System for the collection of payments.



2. General Provisions

2.1 With respect to Professional Users handi.cash provides, further to the aforementioned Issuing, Loading, Collection and Payment Services, provides also the following payment services for the conclusion of Collection Services under the following special Terms. All these services are provided by means of eWallet of the Professional User the opening of which is made in accordance to the aforementioned general terms. Special procedures for the operation of eWallet which refer to Professional Users are notified each time to the Users via handi.cash' internet site.

2.2 The Payment Services provided by handi.cash consist to the execution of Collection Transactions, i.e. to the collection by the User of monetary amounts paid by any third parties for any legitimate purpose made within the framework of their professional activity by means of using the handi.cash payment services and crediting of the respective User's eWallet with the equivalent in electronic money of the monetary value of the payment made each time cleared as per the potential Transaction costs applied.

2.3 The service of collection of payments at physical points of sale provides the Merchant with the possibility to collect payments from Buyers to his/her handi.cash Application at the Point of sale by accepting Payment instruments. The Payment Instruments which are accepted by handi.cash are notified each time via the web page of handi.cash which the User must consult frequently in order to be informed regarding any updates.

2.4 When using this service, all conditions of the User Agreement and additional conditions laid down in this Supplement are applied to the Merchant. Terms in this Supplement are used in the meaning indicated in the User Agreement.

2.5 handi.cash Limited provides the service of collection of payments from Buyers via the Internet only on the condition that the Merchant, who aims to use at least one method of collection of payments from Buyers via the Internet, in all cases commits to install and use also the method of collection of payments via the handi.cash Limited application. If the Merchant does not comply with the requirements of this clause, other methods of collection of payments shall be turned off within 10 (ten) business days after sending the notification to the Merchant. If violations of this clause recur, the provision of services can be terminated without a notice.



2.6 If the Merchant is a legal person, when agreeing to the conditions of this Supplement the Merchant confirms that s/he has all the necessary powers to order this service on behalf of the legal person.

3. Price and Payment procedure

3.1 The Merchant confirms that s/he has carefully acquainted with the prices and terms of collection of payments, payment transfers and all the handi.cash services that are applied to and relevant for him/her.

3.2 The amount (commission fee) that belongs to handi.cash is automatically deducted after the Merchant receives a payment. If the commission fee has not been deducted during the operation, handi.cash has the right to deduct the commission later.

3.3 The Merchant commits not to apply any additional fee when Buyers choose to pay the Merchant via the System and not via other payment systems.

3.4 The Merchant shall perform payment operations at Points of sale by deducting money from the Payment instruments provided by Buyers only in the presence of the Buyer.

3.5 handi.cash credits amounts that belong to the Merchant for his/her goods and services to the Merchant's handi.cash Account opened under conditions of the User agreement.

3.6 The account statement for the services specified in the present Supplement and provided to the Merchant, as well as the deducted commission fee shall be uploaded to the System or, upon a Merchant's request, shall be sent to the email addresses given by the Merchant.

3.7 handi.cash at the closing of each business day proceeds to the credit of the Balance of the Professional User's eWallet with an amount equivalent to the Collection Transactions concluded and cleared by means of using handi.cash Services within the previous day. As an exception handi.cash may diverge from this credit deadline for reasons attributed to systems or procedures applied by the carriers of the Financial System cooperating with handi.cash.



3.8 The time provided in the previous paragraph may be extended any time by means of a written notification addressed to the Professional User in any of the following events:

a) In the event of breach of the terms by the Professional User and as long as such breach is investigated by handi.cash in accordance with the applicable legislation.

b) In the event that the price of Transaction is under the status of Blocked Amount.

c) In the event of conducting Transactions which entail a high risk for handi.cash and/or the financial system in general, such as, indicatively and not exclusively, Collection Payments where payment is made by means of Payment Card and refers to the provision of post-dated services (i.e. services the provision of which is not concluded upon payment of the respective fee, but either are perpetual or are provided at a posterior date)

In such cases, as referred under (a), (b) and (c) above handi.cash reserves its right to take adequate and sufficient measures, according to its assessment and judgement, aiming at safeguarding Transactions, its business, as well as the business of cooperating entities of the financial system, such as to indicatively to block the amount which was credited the Balance of eWallet of the Professional User and make it available by unblocking it proportionally and following the provision of the service to which the amount refers to and until its completion or/and require the Professional User to provide other kind of adequate and sufficient warranties in order to safeguard the payment of amounts equivalent to any request for refund to the payers/ end users etc.

3.9 Credit of the Available Balance of eWallet with the equivalent of the Collection Transactions concluded and cleared by means of using the Payment Services of handi.cash and provision of the ability to use or redeem is subject to the Professional User's compliance with the Terms and the instructions notified by handi.cash and subject to unblocking any Blocked Amounts according the procedures applicable by handi.cash and the present Terms. handi.cash reserves the right to refuse recognition of any Transactions made in breach of the Terms hereof or that entail high risk for handi.cash or/ and the financial system in general, according to handi.cash's checks for transactions security, and to proceed to the procedure regarding Refund provide in the present term.



3.10 The Professional User must keep record including copies of the Transaction data in order for the verification of eWallet debits and credits to be possible as well as their reconciliation with the Transactions concluded and their justification in case of a request for Refund, providing relevant copies to handi.cash if and when requested.

4. Refunds

4.1 If for some reason funds have been irrevocably deducted from handi.cash due to actions of the Merchant, handi.cash has the right to deduct the same amount of money from the Merchant, and the Merchant has to transfer handi.cash the deducted amount immediately and reimburse handi.cash all incurred expenses and losses. If the Merchant does not have a sufficient amount of funds in the System to cover all losses, s/he has to transfer the missing amount of money to the account indicated by handi.cash in 7 calendar days from the receipt of the message.

5. Technical integration of services

5.1 The Merchant, who aims to use the service of Collection of payments at Points of sale described in this Supplement, commits to link his/her system with that of handi.cash or download a necessary program in accordance with instructions provided by handi.cash. In dependence on the method of collection of payments selected by the Merchant, handi.cash provides integration instructions or a necessary program for each Merchant individually, or they are provided in the System.

5.2 The Merchant understands and agrees that incorrect integration can evoke additional loadings of the System, which are not desirable and cannot be acceptable; therefore, s/he has to warrant that the connection will be performed strictly according to the instructions.

5.3 handi.cash can change the solution for technical integration of services without constraint and at any time. The notice about any changes which require corrections in the software of the Merchant shall be made at least 30 (thirty) days in advance. The Merchant understands that after handi.cash changes Integration instructions and informs the Merchant thereof, the Merchant shall update the connection of the systems on his/her side at his/her expense at latest in 30 (thirty) days from the day of the notice. Required changes on the Merchant's side shall be performed at Merchant's expense.



6. Confirmations and agreements of the Parties

6.1 The Merchant commits to inform Buyers in all cases that the System will be used to perform payments and about the possibility to pay with the respective Payment instrument.

6.2 The Merchant confirms and guarantees that when providing services and selling goods to Buyers the Merchant will act honestly and in such a way that it would meet the interests of handi.cash, the Merchant, and the Buyer. The Merchant also undertakes to provide services and sell goods to Buyers properly, on time, and qualitatively.

6.3 The Merchant guarantees that all actions of the Merchant related to performance of the Agreement and also goods sold and/or services provided by him/her shall meet legal acts of the state where the goods are sold and the services are provided. All liability for consequences arising out of failure to observe these obligations shall fall on the Merchant.

6.4 When providing the service set forth in the present Supplement handi.cash is not liable for goods sold and/or services provided by the Merchant and consequences arising out of the sale of goods and/or provision of services. handi.cash also does not guarantee that the other party of the transaction formed by the Merchant (the Buyer) will fulfill the transaction (if in order to fulfill the transaction not only payment for goods/services is needed).

6.5 The Parties (the Merchant and handi.cash) undertake to guarantee proper application of organizational and technical means intended for protection of personal data of Buyers from accidental or illegal destruction, replacement, disclosure or other illegal processing as it is established by applied legal acts.

6.6 The Parties (the Merchant and handi.cash) commit not to store the identification data of Payment instruments of Buyers, ensure confidentiality of identification data of Payment instruments of Buyers and personal data, and ensure that such data will not become known to any third persons, including Merchant's employees.

6.7 handi.cash provides the Merchant, using handi.cash services for business and professional needs, with the opportunity to advertise descriptions of the Merchant and services provided and goods sold by him/her in the System during the Agreement



validity period. Some of these services are free and others are at a cost. Please refer to our tariff for the relevant fees. handi.cash has the right to delete such description from the System or do not advertise it without a separate warning and without indicating reasons for such deletion or non-advertising.

6.8 The Merchant agrees for his/her logotype and description of services provided and/or goods sold by him/her to be displayed in the System. handi.cash has the right to delete such description from the System without a separate warning and without indicating reasons for such deletion.

7. Prohibited Activities

7.1 The Merchant is prohibited to sell products/goods/services prohibited by the legislation and other products/goods/services, which under requirements of the respective country (where the trade takes place) need a special license or a permission, without the licenses or permissions required by the legislation.

7.2 The Merchant has an obligation to make sure that the services provided/goods sold by him/her meet and do not violate legislation of the specific country where the services are provided/goods are sold.

7.3 If it becomes apparent that the Merchant has not complied with or violated the limitations to carry out prohibited activities indicated in the Supplement, or his/her activity has not complied with/violated legislation of a specific country and handi.cash has incurred losses for this reason (e.g. fines have been imposed, explanations have been required, an agreement with the operator has been terminated), handi.cash has the right to deduct in a non-adversarial manner from the Merchant's account all expenses and losses incurred due to such violation of the Merchant. If there is insufficient amount of funds on the Merchant's account to cover the expenses, the Merchant shall transfer the amount of incurred losses indicated by handi.cash to the account indicated by handi.cash immediately.

8. Suspension of services

8.1. handi.cash, acting reasonably and taking into account interests of the Merchant, has the right to limit provision of a part of or all services without a prior warning, suspend provision of the service described in this Supplement and/or payment of collected



payments, terminate contractual relationships and refuse to provide services in the future at any time, if it becomes apparent that:

8.1.1 the Merchant does not comply with or violates the requirements of the Section “Prohibited Activities” of this Supplement;

8.1.2 distribution of Merchant’s goods or services can harm handi.cash business reputation;

8.1.3 Merchant’s liabilities assumed on the bases of this Supplement are violated or a real threat appears for them to be violated, or reasonable interests of Buyers can be harmed due to the further provision of services;

8.1.4 Recurrent misuse of the system by the Merchant despite several warnings by handi.cash resulting in constant customer dissatisfaction;

8.1.5 In all the other cases set out in the User Agreement.

8.2 handi.cash shall inform the Merchant about such limitation on provision of services immediately (in one hour).

8.3 The purpose of limitations set forth in this Supplement and in the User Agreement is to protect handi.cash, Merchants, other Clients, Buyers, and other third persons from possible monetary sanctions, losses and other negative consequences.

9. Information about the faults

9.1 handi.cash shall notify the Client in advance, in accordance with the procedure provided in the User agreement, about known and potential technical failures of the System and systems or equipment of third parties employed by handi.cash for provision of services, which have impact on the provision of handi.cash services. The Merchant also undertakes to immediately inform Buyers and handi.cash about technical failures, planned prevention and repair works which can have impact on provision of Merchant’s services or sale of goods to Buyers.



10. Liability

10.1 Liability of the Parties is determined by the conditions of the User agreement.

10.2 The Merchant is responsible for indication and deduction of the precise amount from the Payment instrument submitted by the Buyer.

11. Trademarks and distinctive Marks

11.1 handi.cash and its licensors are the sole proprietor and beneficiary of the trademarks and distinctive marks in general, either registered or not, used by handi.cash for the distinction of the same and its services.

11.2 handi.cash may grant Professional Users a specific license to use the aforementioned trademarks and distinctive marks in general, for the purpose of communicating to the consumers its cooperation with handi.cash, the options such cooperation offers them and promoting the use of these options in the framework of the transactions they perform.

11.3 Further to the aforementioned special license that handi.cash may grant to the Professional User, the latter, throughout the term of cooperation with handi.cash, must post the trademarks and distinctive marks licensed for that purpose at a visible place of its Website and/or at the Physical point of sale, and shall mention in all promotional activities the option to acquire and pay for purchased products by using the options offered by handi.cash Services, unless otherwise agreed between the parties. In any event, the aforementioned actions of the Professional User should be performed under the guidance of handi.cash

11.4 It is explicitly agreed that the Professional User only acquires the right to use the trademarks and distinctive parks of handi.cash pursuant to the special license to be provided for their use in this framework and for the operation of the cooperation between the parties and for as long such cooperation is effective.