

General Terms and Conditions for the Use of the AntePAY Card (GTC)

- 1.1. These terms and conditions apply to the use of the AntePAY Card (hereinafter referred to as the "card"). By purchasing and using the AntePAY Card, you expressly agree to these General Terms and Conditions ("GTC"). You also agree to our Data Protection Policy. These general terms and conditions, as well as the data protection policy, can always be downloaded from our website, can be viewed (as soon as available) on our AntePAY app, and will be provided to you on demand through our sales outlets.
- 1.2. The AntePAY Card will be issued and managed by DSCnet AG (hereinafter "we" or "DSCnet") located at Oberneuhofstrasse 3 in 6340 Baar (registration number CHE-489.368.780). DSCnet is associated as a financial intermediary with the self-regulatory organization PolyReg and is directly under the supervision of PolyReg.
- 1.3. We reserve the right to update these General Terms and Conditions and the Data Protection Policy from time to time. Changes will be published on the website (www.antepay.com) and (as soon as available) the AntePAY app at the latest 30 days before entering into force.
- 2.1. You can physically purchase the AntePAY Card at various sales outlets in Switzerland and on our website (www.antepay.com) in the form of a card or as a voucher (in the following, for the sake of simplicity, AntePAY Card or "card" is used, which refers to all forms of the card). The sales outlets and their locations can be found on our website (www.antepay.com) and (once available) in our app.
- 2.2. The AntePAY Card is issued in Swiss francs ("CHF"). The card is sold with a fixed balance, which is specified on the card. The maximum value per card is CHF 250. For each sale, cards can be purchased up to a maximum total value of CHF 1,500 (i.e., at the same time, say, 15 cards with a value of CHF 100 each can be purchased). To prevent abuse and money laundering, DSCnet may adjust these thresholds at any time to comply with regulatory requirements.
- 2.3. The credit on the card does not accrue interest. If the credit on a card is used up, the card cannot be loaded with new credit. The return of still unused cards against repayment of the remaining credit is excluded.
- 2.4. No identification of the buyer is necessary for the purchase of the AntePAY Card. Each card has a card number and a QR code for identification. The card value is stored centrally in the DSCnet system; the card itself contains only the virtual account identification number. The card contains neither the first name nor the last name of a person.
- 2.5. The card has a password (8-digit, alphanumeric) and a PIN code (6-digit, numeric). You will need the password and the PIN code to use the AntePAY Card to purchase goods and services and to see your available credit on DSCnet's website (see point 4).
- 2.6. The AntePAY Card is valid for an indefinite period of time from the date of purchase.

- 3.1. Immediately after purchase, you can use the AntePAY Card at various service providers to pay for goods and services. Only its conditions apply to the use of the card by the service providers. It is your responsibility to check whether a service provider accepts the AntePAY Card as a form of payment.
- 3.2. To use the AntePAY Card for online stores, you need access to an Internet-capable computer. To make a payment online with the AntePAY Card, you must enter the PIN code and card number provided on the card to make a payment. Entering the PIN code and card number entitles the online store to irrevocably deduct the amount for the selected product or service. The transaction in question and the payment transaction can no longer be reversed by DSCnet. Complaints regarding purchased goods or services must be clarified directly and exclusively with the online store.
- 3.3. The amount to be paid will be debited in CHF. If goods or services are paid in other currencies, the amount will be converted at the exchange rate prevailing at the time of the transaction.
- 3.4. To use the AntePAY Card in stores or restaurants, the QR code must be scanned at the checkout. In addition, salespeople will ask you to enter the transaction verification PIN code in the AntePAY Card Cashier application.
- 3.5. You can use the card as often as desired, up to the amount of its value. The maximum transaction amount per payment transaction is CHF 1,500 (i.e., you can use a maximum of, say, 7 cards of CHF 200 each and 1 card of CHF 100 to pay). It is possible that certain service providers may not accept the use of a combination of an AntePAY Card and other means of payment within a payment transaction.
- 3.6. Third-party service providers are exclusively responsible for cancellations or recoveries of purchases from them. DSCnet assumes no liability or obligation in this regard. Repayments of canceled purchases cannot be booked on the AntePAY Card.
- 4.1. You can view the balance on your AntePAY Card online at any time on our website (www.antepay.com) and (once available) in our app. To log in to the AntePAY Card user interface, you must enter the card number and password (both of which you will find on the card).
- 4.2. In addition to the credit, you can also see on our website and (as soon as available) in the app the transaction history, i.e., an overview of the transactions paid with the AntePAY Card. The course of the transaction and the existing balance can only be viewed online. DSCnet does not send any copies of the data and is not obligated to store or otherwise retain them.
- 4.3. It is possible that access to the AntePAY Card user interface may be interrupted at times, for example, when we are performing maintenance on our system. Please contact our Customer Service area in this case.
- 5.1. Should the AntePAY Card be defective (for example, if a transaction is completed despite the correct entry of the PIN code and password or if the PIN code or password is missing), or if you believe that your AntePAY Card has been tampered with or stolen, or has been used by unauthorized persons or in the case of incorrect payment transactions, you should contact us immediately by telephone (on 0848

268372) or by e-mail (info@antepay.com). In order to help you, you must provide us with the PIN number and the card number of the AntePAY Card.

- 5.2. The Customer Service telephone number is printed on each AntePAY Card. You can also find it on the user interface of your AntePAY Card web account. The Customer Service staff have a cockpit with an overview of the last transactions and the goods purchased.
- 5.3. If a defect cannot be rectified, we will send you a new AntePAY Card upon receipt of your address. If the address is incorrect, a replacement card fee will be charged. In the event of theft or misuse, you must provide us with evidence (a police report) so that we can replace your AntePAY Card. If the amount on the new card exceeds the balance on your defective card, you are obligated to pay the difference.
- 5.4. The AntePAY Card will not be replaced if you lose the card. Please note that in case of loss or theft, you may lose part or all of your AntePAY Card balance.
- 5.5. In the event of loss or theft, the AntePAY Card may be blocked by Customer Service.
- 6.1. You are required to treat your AntePAY Card as carefully as cash. It may not be given to unauthorized third parties, nor may third parties gain access to the card and the card number, PIN code, and QR code ("security information").
- 6.2. If you have received the AntePAY Card as a gift card from a third party, you must ensure that the gift card and security information are kept secure and secret. You also acknowledge that the person who gave you the AntePAY Card had access to the security information prior to handover. DSCnet assumes no liability in this regard.
- 6.3. DSCnet monitors the transactions and the services and products paid for with the AntePAY Card at regular intervals. We use various tracking parameters to maintain system security and protection against abuse. Our website cannot be used without the acceptance of cookies. We reserve the right to immediately suspend a card if we suspect fraud or misuse or have other security concerns.
- 6.4. Payments exceeding CHF 1,500 will be blocked automatically.
- 7.1. The issue, credit, and transaction overview of the AntePAY Card is free.
- 7.2. After 2 years, a provision fee of CHF 2/month will be charged. The provision fee will be charged by DSCnet directly to the card balance.
- 7.3. For transactions in foreign currencies (not CHF), the card will also be charged a conversion fee of 1% of the transaction volume in addition to the transaction amount.
- 8.1. DSCnet disclaims any responsibility for the goods and services paid for with the AntePAY Card. Likewise, DSCnet is not responsible for the access to the Internet and/or the functioning of the websites of the online stores. Any complaints concerning purchased goods or services, as well as other disagreements and claims arising from these legal transactions, must be clarified directly and exclusively with the respective service provider.

- 8.2. DSCnet assumes no responsibility in the event that, for any reason, a service provider refuses to accept the AntePAY Card or, for technical or other reasons, a payment cannot be made with the AntePAY Card.
- 8.3. We are liable to you only for damages resulting from misuse of the card by third parties or from theft if you have complied with all the due diligence requirements provided for in these provisions and you are otherwise not at fault in any way. The holder of the card, the spouse of the holder, directly related family members (especially children or parents), or other persons close to the holder do not count as third parties. Also covered are damages due to counterfeiting or falsification of the card. Damages which are covered by an insurance company, as well as any consequential damages of all kinds, are not assumed.
- 8.4. For all other damages, DSCnet is only liable for intent or gross negligence. The liability is excluded for consequential damages, loss of profit, data losses, force majeure, and for damages resulting from improper or non-contractual use of the AntePAY Card.
- 8.5. DSCnet does not guarantee the continued availability of the AntePAY Card system. We are entitled to suspend the system for service and maintenance purposes.
- 8.6. You are liable for all damages resulting from breach of contract on your part.
- 9.1. When you purchase the AntePAY Card, no personal information will be collected from you.
- 9.2. Personal data will only be collected if you provide it on our website or by telephone. The detailed data protection provisions can be found in our Data Protection Policy.
- 10.1. DSCnet may transfer this contractual relationship or individual claims or obligations therefrom at any time to third parties in Switzerland and abroad or offer them for transmission, and it may make this data available to third parties as far as necessary in connection with this contractual relationship. The transfer of the contractual relationship will be notified to you at least 30 days in advance.
- 11.1. These General Terms and Conditions and the Data Protection Policy constitute the entire agreement between you and DSCnet.
- 11.2. Should any provision of these General Terms and Conditions be invalid for any reason, this shall not affect the validity of the remaining provisions.
- 11.3. Your legal relationship with DSCnet is governed by Swiss law. All disputes arising in connection with the services of DSCnet are exclusively subject to the jurisdiction of the Canton of Zug (Switzerland). Mandatory jurisdictions reserved.