

Approved:
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Director of Riga Plaza Centre

RIGA PLAZA GIFT CARD TERMS OF USE

Valid from: 29.01.2015

with changes until 10.07.2019.

These terms prescribe the procedure for the use of electronic gift cards issued by Limited Liability Company Transact Pro in cooperation with the Riga Plaza Fashion and Entertainment Centre (Ltd LSREF3 Riga Plaza), which contain electronic money issued by Transact Pro. They are binding for all Traders, Customers and Users.

Electronic gift cards are issued to the Customers and Users to pay for the goods and services available at the Riga Plaza Fashion and Entertainment Centre with the electronic money issued by the Issuer. Gift cards are not intended for issuing cash.

1. Definitions

Authorisation – process of electronic verification of the Card data initiated by the Trader to request the Issuer's permission to perform the Transaction.

Price list – a valid list of Commission fees available at the point of purchase of Gift Cards at the Riga Plaza Information Centre and on the website of Riga Plaza - www.rigaplaza.lv.

Transaction – financial activity initiated by the Trader, where the User uses the Card to make payment for the purchase or service by paying with electronic money issued by the Issuer.

Gift Card, Card – a *MasterCard* electronic gift card - issued by the Issuer, which is an anonymous payment instrument with a unique number and is intended for Transactions - payments for goods and services in sales points of Traders at Riga Plaza with electronic money issued by the Issuer. Cards may have various designs.

Gift Card Agreement – a set of documents prescribing the rights and obligations of the Customer, the User, the Issuer and the Representative when issuing, selling, servicing and using the Gift Card The Gift Card Agreement consists of Terms, Price list and Issuer's Prepayment Gift Card Terms of Use.

Usage period – period during which goods and services can be paid for by the Card and it is indicated on the Card.

Issuer – Limited Liability Company Transact Pro, unified registration number 41503033127, legal address: Ropažu iela 10, LV-1039, website: www.transactpro.lv, a licensed electronic money institution with the right to provide payment services and which is registered with the Licence Register of the Financial and Capital Market Commission as No. 06.12.04.416/359, and for which the supervision of activities is carried out by the Financial and Capital Market Commission. The Issuer shall carry out the issuing of electronic money, manufacture and issue of Gift Cards and ensures that payments for Transactions can be completed as well as other activities set out in the Terms.

Issuer's Prepayment Gift Card Terms of Use – terms approved by the Issuer, which are applicable to Cards insofar as they do not contradict with these Terms.

Activation of the Card – action initiated by an authorised person of the Representative at the moment of Card purchase and during which, the Card is given a Usage Period and a Nominal Value chosen by the Customer. The Card shall be valid from the time of the purchase.

Loss of the Card – the loss, theft of the Card.

Commission Fee – the fee for services received in connection with the Card, which is determined in accordance with the applicable Price List.

User – natural person who uses the Card for Transactions and whose signature sample is on the Card.

Nominal Value – value in EUR indicated on the Card, which is paid by the Customer to the Representative at the moment of the purchase and is equivalent to the amount of electronic money in the account of the Card.

Terms – these Riga Plaza Gift Card Terms of Use that are binding for the Issuer, Traders, Customers and Users.

Representative – person authorised by the Issuer, which distributes Cards at the Riga Plaza Information Centre on behalf of the Issuer and represents the Issuer in relations with Customers and Users.

PIN code – four-digit combination - **1234**, used by the User when approving Transactions made with the Card, as well when checking the Card account's balance at the ATM.

Customer – natural person or legal entity who purchases the Card (or Cards).

Riga Plaza or **The Riga Plaza Fashion and Entertainment Centre** – centre, where the Trader's goods and services are located and which is located at Mūkusalas iela 71, Riga; website address: www.rigaplaza.lv

Riga Plaza Information Centre or **Information Centre** – the sales point of Cards at Riga Plaza, where it is possible to purchase the Gift Card as well as carry out other activities provided in the Terms.

Trader – legal entity that has entered into a lease agreement of premises with Riga Plaza and accepts the Card for the payment of Transactions.

2. General provisions

- 2.1. The Card is anonymous and the name and surname or the company name of the Customer or User is not indicated on the Card.
- 2.2. The Card has a limited Usage Period that does not exceed 12 (twelve) months from the date of the Card's activation (purchase date).
- 2.3. The Card has a limited minimum and maximum permissible Nominal Value and it may not be less than the electronic money amount that is equivalent to EUR 10.00 (ten euros) and more than the electronic money amount equivalent to EUR 150.00 (one hundred and fifty euros).
- 2.4. The Card can only be used to pay for goods and services offered by Traders located at Riga Plaza, where MasterCard payment cards can be used.
- 2.5. The Card can be used for several Transactions within the Usage Period and the Nominal Value thereof.

3. Purchase of the Cards

- 3.1. Cards can be purchased at the Riga Plaza Information Centre. The Card can be purchased by a natural person and legal entity.
- 3.2. At the time of purchase of the Card, the Customer shall make a payment equal to the full Nominal Value of the Card and pay the Card issuance fee, if any. The payment shall be made in cash or by a payment card. Gift Cards with a total value of up to EUR 400.00 (four hundred euros) can be purchased in cash, payments for Gift Cards with a higher total nominal value exceeding the specified amount must be made by another payment card or by transfer. The payment shall not be made with other gift cards, cheques, etc.
- 3.3. The Nominal value of the Card is selected by the Customer at the time of the purchase, taking into account Paragraph 2.3 of Terms.
- 3.4. After the Nominal value payment is made, the Card is activated. Activation of the Card shall be completed once the Representative prints out a cashier receipt confirming the transaction. The Card with a printed Nominal Value is issued to the Customer. A purchase receipt for the Card and a deposit receipt for the Card are issued to the Customer together with the Card itself in conformity with the procedures laid down in the legislation of the Republic of Latvia.
- 3.5. The conditions laid down in Paragraph 5 of the Terms shall be applied to any legal entity and natural person that wishes to purchase Cards by money transfer.
- 3.6. Upon receipt of the Card the Customer shall immediately check the Nominal Value indicated on the Card and the Card deposit receipt and whether the Card is damaged. If the Customer finds any non-conformities, she or he shall immediately inform the Representative. In the event of a dispute regarding the Nominal value, the Nominal value amount stated on the Card's purchase receipt and Card's deposit receipt shall prevail. If the Customer is unable to submit the relevant receipt, the amount of electronic money equivalent to the amount of money which is indicated in the cash register of the Info centre which issued the respective receipt shall be deemed as the Nominal Value.

- 3.7. The Customer is obliged to keep the receipt proving the transaction and Card deposit receipt, as these are the only proof of Gift Card purchase. In the case of loss of the Gift card, it is necessary to present these receipts.
- 3.8. Purchase of the Card acknowledges that the Customer has read the Terms, Price list and fully accepts them, agrees to enter Gift card agreement with the Issuer represented by the Representative, which accepted the application of the Customer to purchase the Gift card. Terms and Price list shall become binding to the Customer upon the purchase of the Gift card.

4. Restrictions of the Purchase of Cards

- 4.1. Without identification, in one time the Customer may purchase Gift Cards with the total Nominal Value whose equivalent amount does not exceed EUR 150.00 (one hundred and fifty euros), considering restrictions of the Nominal Value of the Card laid down in Paragraph 2.3.
- 4.2. Cards with a higher total Nominal Value may be purchased in accordance with the procedure set out in Paragraph 5 of the Terms, by identifying the Customer in accordance with the Issuer's customer identification procedures.
- 4.3. The Issuer and/or Riga Plaza have the right to refuse to issue the Gift cards to the Customer in the case of suspected attempts of illegal money laundering, as well as in other cases provided for in the regulatory enactments or these Terms.

5. Bulk Purchase of the Cards

- 5.1. Legal entities or natural persons that wish to purchase Cards with a total Nominal Value that exceeds EUR 150.00 (hereinafter referred to as Wholesale Purchaser), must contact the administration of Riga Plaza and conclude a separate agreement on the purchase of the Gift Cards, by filling out an application defining the purpose for the purchase of Gift Cards, and sets the obligation to the Customer to register the transfer of Gift Cards to Users.
- 5.2. If the Wholesale Purchaser wishes to order and purchase Cards by transfer, an invoice will be sent to the Wholesale Purchaser after concluding the Gift Card purchase agreement.
- 5.3. The Wholesale Purchaser has the obligation to pay for the mentioned invoice within 10 (ten) days from the date of the invoice. If the payment is not made within the specified term, than this order is not binding to the Representative and the Issuer.
- 5.4. Within 5 (five) days after full payment of the said invoice, Riga Plaza shall prepare the Gift Cards and inform the Customer of the possibility to receive ordered cards.
- 5.5. If the Wholesale Purchaser buys Cards with a transfer and the amount of Cards exceeds 20 pieces and/or the total Nominal Value of the Cards exceeds EUR 2000.00, the authorised representative of the Wholesale Purchaser may receive the ordered Cards by visiting the Riga Plaza Information Centre together with acceptance-transfer act by submitting a document that confirms authorisation rights.
- 5.6. Immediately after the receipt of the Cards, the authorised representative of the Wholesale Purchaser must verify the number of Cards that have been received, the Nominal Values indicated on the invoice, and also whether the cards have been damaged. Any non-conformities shall be immediately reported to the employee of Riga Plaza Information Centre. After issuance of the Cards to the authorised representative of the Wholesale Purchaser, no complaints regarding the number of Cards and conformity of the Nominal Value with the order, as well as the condition of the Cards are accepted.

6. Identification of the Customer

- 6.1. The Issuer and/or Riga Plaza shall have the right to carry out identity checks of the Customer in accordance with the procedures prescribed in regulatory enactments and Issuer's client identification procedures before any Gift Cards are issued and refuse to issue the Gift Card, if identification of the Customer is not possible.

7. Rights and Obligations of the Customer and the User

- 7.1. The Customer has the right to transfer the Card to any third party - the User - or to use it himself. When transferring the Card to the User, the Customer has a duty to acquaint the User with the Terms, Price List, and other information relating to the Cards. The User also has the right to transfer the Card to other Users without any restrictions, by carrying out the Customer's actions prescribed in this Paragraph of Terms.
- 7.2. The User acquires all rights and obligations of the User upon receipt and signing of the Card.
- 7.3. The Customer/User has the right to pay with the Card without limitation when using the relevant Traders during the Card's Usage Period and until the time that the total value of Transaction and Commission Fees reaches the limit of the Nominal Value of the Card.

- 7.4. The Customer has the right to return damaged Cards to Riga Plaza in accordance with the Terms. Exchange of Cards is carried out only if the damaged Card is submitted and it has no signs of falsification.
- 7.5. The Customer has become acquainted with the legislation of the Republic of Latvia regarding money laundering and understands that Riga Plaza, the Trader, or the Issuer has the right to notify the relevant institutions and the right to request the Customer and/or User to provide identification information in cases when Riga Plaza, the Trader, or the Issuer has the basis to suspect that the Customer and/or User plans to carry out or has carried out suspicious or strange financial transactions.
- 7.6. The Customer and/or the User shall assume all risks regarding the loss or possible destruction of the Card from the time the Card is issued to the Customer and/or the User in accordance with these Terms. In the case that the Card is lost, when a risk exists that the Card may be used without due authorisation the relevant Card shall be blocked, with the Customer and/or User requesting this by calling the telephone number 6722 2555 and also by submitting written notification of such a wish within the shortest possible time. All risks regarding possible unauthorised Transactions with the Card until the time it is blocked shall be assumed by the User and/or Customer; the Issuer shall not be responsible for unauthorised Transactions made with the Card if the Card's Nominal Value does not exceed EUR 150.00 (one hundred and fifty euros). When blocking the card, the name, contact information, Card number (or the part that is indicated on the cash receipt confirming the purchase of the Card) must be provided.
- 7.7. The User and/or the Customer have the right to request replacement of the lost or stolen Card with a new Card with the same balance of the stolen or lost Card, if the aforementioned conditions are met, the User and/or the Customer has submitted an application for replacement by presenting the Card purchase receipt and paying the Commission Fee for replacement of the Card. The Issuer has the right to refuse replacement of the Card, if the information provided by the Card User and/or Customer is inadequate or the Card balance is spent before it is blocked.

8. Purchases with the Card

- 8.1. The Card may be used for Transactions after the Card's purchase and activation.
- 8.2. Before making purchases with the Card, the Card User must sign on the Card.
- 8.3. Purchases with the Card shall be made by submitting the Card to the Trader's employee prior to the Transaction.
- 8.4. To perform the Transaction, the Trader's employee shall initiate the Card Authorisation.
- 8.5. If the Authorisation is successful, electronic money is withdrawn from the account of the Card, equivalent to the purchase amount and the User receives a cash and POS terminal receipt which confirms the Transaction. The User has the obligation to sign one copy of the POS terminal receipt and return it to the Trader's employee, and keep the other in case the Issuer requests a decision to be made regarding the claims submitted by the Customer and/or the User.
- 8.6. If the Authorisation is unsuccessful, because:
 - 8.6.1. the account of the Card does not have a sufficient amount to perform the Transaction, the User has the right to pay the difference with another Card, cash or bank card, if such option is provided by the Trader;
 - 8.6.2. the Usage Period of the Card has expired, the User has the right to submit an application to renew the Card in accordance with these Terms, by paying the Commission fee;
 - 8.6.3. the Card is damaged, the User is entitled to submit an application for replacement of the Card in accordance with these Terms;
 - 8.6.4. of failure to provide telecommunications services or other technical problems, the User shall pay for the particular product or service by other means of payment, if possible. If such unsuccessful purchase attempt happens on the last day of the Period of use of the Card, the User is entitled to request free of charge the extension of the Period of use for not less than one day.
- 8.7. The Trader shall not accept the Card to make the Transaction if the account balance of the Card is EUR 0.00 (zero euros), the Period of use has expired, it is damaged or it has received Authorisation refusal due to notification that the Card has been stolen or lost.
- 8.8. The Trader shall not accept the Card to make the Transaction, if the employee has suspicions that the Card is forged or safety parameters of the Card do not comply with international payment system requirements. In the case of such suspicions, the Trader may retain the Card. Retained Cards shall be submitted to the Issuer for a decision on further actions.
- 8.9. If any Trader refuses to accept the Card for the payment of goods or services, or if the User has substantiated suspicions that the Trader has read the Card's details multiple times without due reason, or if the Trader carries out any other suspicious activity in relation to the Card, or without

any justifiable reason refuses to carry out the Transaction with the Card for this specific User, then the User has an obligation to inform a representative of the Riga Plaza Information Centre and/or the Card's Issuer without delay and, upon request, provide a written explanation of events, describing the situation that has occurred and all the conditions. If the User fails to comply with the requirements prescribed in the Paragraph of the Terms regarding the obligation to provide notification of possible or detected non-conforming activities on the part of the Trader, the data from the Issuer's Card processing system that covers the Transaction will be regarded as justifiable proof of the fact that the Transaction has taken place, including the value of the Transaction.

- 8.10. If the Transaction is cancelled for any reason (such as, for example, in cases laid down in the Consumer Rights Protection Law), the Trader shall refund the value of the Transaction or part thereof to the User in accordance with the Trader's procedures of Transaction cancellation.
- 8.11. Riga Plaza may determine particular Traders whose goods and services may not be paid for by Card. In the case of such restrictions, information on these is deemed to be placed at the Info Centre of Riga Plaza and the particular Trader. The User has the right to ascertain, by visiting the Riga Plaza Information Centre at any time, whether a refusal to accept the Cards is upon the initiative of the particular Trader (and therefore not being in conformance with these Terms) or has been determined by Riga Plaza itself.

9. Commission fees

- 9.1. Card issuance and use shall be subject to the Commission fees set out in the Price list. An annual fee for the Cards shall not be applied. No separate charge for issuing electronic money to the cards shall be applied.
- 9.2. The Commission Fees shall be determined in accordance with the Price List for additional services which are provided upon the request of the Customer or User, for example, including but not limited to for the Card's renewal, the replacement of a damaged Card, a review of the Card's account balance at the ATM, etc.
- 9.3. The Issuer has the right to change Commission Fees unilaterally, by ensuring that they are published on the Riga Plaza website and are placed within the Riga Plaza Information Centre.
- 9.4. The Commission Fee shall be paid in cash or with a bank payment card before receipt of the relevant service.
- 9.5. After the expiry of the Usage Period, the Commission Fee will be deducted on the last working day of each month if the Card's balance of electronic money does not equal EUR 0.00 for the maintenance of the Card's account until the balance of the electronic money of the Card reaches EUR 0.00 and the Card account is closed.

10. Card Transaction Reports

- 10.1. The User may request an overview of all Transactions made with the Card by filling out the application at the Riga Plaza Information Centre. The User will receive a reply within 5 (five) working days.
- 10.2. The User may receive information about the Card's balance free of charge at the Riga Plaza Information Centre; at any time during the day or night (except during interruptions that are caused by technical reasons); this may be done by visiting Riga Plaza or its website, by entering the Card number, or by calling the phone number 6722 2555, and giving the Card's number; by paying the Commission Fee laid down in the Price List - by visiting any bank's ATM which carries the MasterCard sign, by inserting the Card into the machine and entering the respective PIN code.
- 10.3. The information indicated in Paragraphs 10.1 and 10.2 of these Terms is available during the Card's Usage Period and for at least 1.5 years after the day upon which the Usage Period is terminated by visiting the Riga Plaza Information Centre and by contacting the Issuer.
- 10.4. The reports and information referred to in Paragraphs 10.1 and 10.2 of these Terms shall be drawn up in electronic form and shall be valid without a signature or stamp.

11. Supplementing Cards

- 11.1. The Nominal Value of the Card is fixed at the time of its activation and following the purchase of the Card it is not possible to increase or supplement this value.
- 11.2. It is not possible to merge several Card balances together.

12. Card Usage Period, and Invalid and False Cards

- 12.1. The Card's Usage Period is printed on the Card. The Card shall be valid until the last date indicated on the Card (including) within the working hours of Riga Plaza and/or the relevant Trader.
- 12.2. The Card shall not be valid, if:
 - 12.2.1. its electronic money balance is equal to 0.00 (zero); or

- 12.2.2. its Usage Period has expired; or
 - 12.2.3. it is damaged (the Card shall be regarded as damaged if its magnetic track cannot be read or it has suffered mechanical damage, or if the Card number, its Nominal Value, or its Usage Period is not visible); or
 - 12.2.4. it is false or has the signs of falsification.
- 12.3. The Card shall be regarded as being false if its electronic money balance is over the amount equivalent to EUR 150.00 (one hundred and fifty euros), its outer appearance or design does not comply with the sample that has been produced by Riga Plaza or the Card bears other signs of falsification prescribed by Issuer's Prepayment Gift Card Terms of Use.
- 12.4. False Cards are cancelled, they cannot be replaced by valid Cards, and their balance is not disbursed to the User, and its equivalent in euros is not paid to the User.
- 12.5. In the cases laid down in Paragraphs 12.2.2 and 12.2.3 of these Terms, the Card may be replaced with a new Card by submitting a relevant application to the Riga Plaza Information Centre and paying the Commission Fee.

13. Renewal or replacement of Cards

- 13.1. It is only possible to renew the Card's Usage Period once for a further period of 12 (twelve) months within a three 3 (three) month period after the Card's Usage Period has expired by paying the Commission Fee. A new card is issued to the User in exchange for the replacement Card with the same balance which was on the Card that is being replaced and with a Usage Period of 12 (twelve) months. The User shall submit the replacement Card at the Riga Plaza Information Centre.
- 13.2. Mechanically damaged Cards which can no longer be used to make any payments may be replaced by a new Card which has a Nominal Value that does not exceed the balance on the Card that is being replaced.
- 13.3. In the cases referred to in Paragraphs 13.1 and 13.2 of these Terms the User shall act as follows:
- 13.3.1. an application by the Card's User shall be filled out at the Riga Plaza Information Centre;
 - 13.3.2. User who is submitting an application is obliged to indicate their contact details in order for Riga Plaza or the Issuer's representative to contact them if any questions regarding their application arise;
 - 13.3.3. Riga Plaza or the Issuer shall review the application within 2 (two) work days (all days of the week except Saturday and Sunday, public holidays in the Republic of Latvia, or additional holidays as laid down by the Issuer regarding which the information is available on the Issuer's website at www.transactpro.lv), with the period aforementioned starting on the day upon which the relevant application was received by the Issuer;
 - 13.3.4. following a decision, a representative of Riga Plaza or the Issuer shall contact the User who submitted the application and shall agree on the procedures for the replacement of the Card or shall notify the User regarding the refusal to replace the Card.
- 13.4. A damaged Card shall not be replaced with a new Card if signs of falsification have been detected.
- 13.5. The replacement of damaged Cards with new Cards shall be carried out at the Riga Plaza Information Centre, by submitting the damaged card, paying the Commission Fee, and presenting the documents that prove the purchase of the Card. The aforementioned Commission Fee shall not be applied if the damage of the Card is caused due to the Issuer or Representative.

14. Electronic Money Disbursement and Card Balance Receipt

- 14.1. During the Card's Usage Period and for three (3) years after the expiry of the Usage Period the User is entitled to submit a request to the Issuer at the Riga Plaza Information Centre for the repurchase of electronic money in the Card's account and disbursement of the Card's balance by a means of payment that does not involve cash. The User shall complete a standard form, submit the Card to the Riga Plaza Information Centre and, upon request, present a document that proves the purchase of the Card alongside the User's identification documents, as well as paying the Commission Fee. The Card's balance is not paid out if it does not exceed the amount of the Commission Fee, if the Card is not submitted, or if there are signs that the Card has been falsified, or if the Card has been blocked or damaged.
- 14.2. It is possible to receive the Card's balance only once and only to full amount of the Card's balance (after deducting the relevant Commission Fees indicated in the Price List); Disbursement of electronic money in the Card's Account in parts is not possible. Following the disbursement of the balance, the Card is cancelled, the Card's account is closed, and the Card can no longer be used.
- 14.3. If the Card's balance is not requested within the time period laid down in Paragraph 14.1 of these Terms, the User loses the rights of claim against the Issuer for repurchase of the electronic money

in the account of the Card; the electronic money balance shall be deleted and its equivalent in cash shall not be disbursed.

15. Complaints

- 15.1. The Customer and User have the right to submit any complaints regarding the Card's purchase and any Transactions by using the Card within the time period and in accordance with the procedures laid down in the Issuer's Prepayment Gift Card Terms of Use.
- 15.2. Complaints may be submitted to the Riga Plaza Information Centre, as well as to the Issuer.
- 15.3. Any complaints shall be submitted in writing, indicating the full name, personal identity number, and contact details of the submitter of the complaint, and their Card number, Transaction details, or any other details that are being contested by the submitter of the complaint, along with any facts or conditions which may serve to substantiate the complaint.
- 15.4. Complaints shall be reviewed and a justified reply regarding the complaint shall be provided within a period of 45 (forty five) days from the receipt of the complaint. Claims of other content related to the purchase or use of the Card (such as those which do not doubt Transactions) shall be settled in accordance with the procedure set out in the Issuer's Complaints Policy.
- 15.5. Complaints that are submitted after the time period referred to in Paragraph 15.4 of these Terms or which fail to comply with the requirements laid down in Paragraph 15.3 of these Terms will not be reviewed. Any Card that is linked to a complaint shall be appended to the Complaint in those cases that are provided for in the Terms.
- 15.6. The Customer and User have an obligation to verify receipts that have been received immediately following the purchase of the Card and the performance of the Transaction.
- 15.7. In the case any non-conformities, the data from the Card's transaction processing system that was in use by the Issuer regarding the Transactions and the Card's balance shall have precedence.
- 15.8. If a complaint is regarded as being justifiable, the Issuer shall either renew the existing Card or shall issue a new Card to the submitter of the complaint with a Nominal Value that conforms to the sum that has been recognised as being justifiable.
- 15.9. If a complaint is recognised as being unjustified, the submitter of the complaint has a duty to pay the Commission Fee for the examination of such an unjustified complaint in accordance with the Price List. The Issuer has the right to deduct the Commission Fee from the Card's balance, by deducting electronic money from the Card's account in the amount equivalent to the Commission Fee, and correspondingly reducing the User's right of claim against the Issuer for the repurchase of electronic money.

16. The Rights and Responsibility of the Issuer and their Representative

- 16.1. The Representative shall only be liable in terms of the performance of their duties as provided in the Terms, and the duties of the Issuer are additionally defined in the Issuer's Prepayment Gift Card Terms of Use.
- 16.2. The Issuer or the Representative shall not be liable for the quality, safety or conformity of goods that are being sold or the services that are being provided by the Trader.
- 16.3. In any case, the Issuer's liability shall be limited to the balance value of any particular Card.

17. The Settlement of Disputes and Applicable Law

- 17.1. These Regulations shall be translated in conformity with the legislation of the Republic of Latvia.
- 17.2. All disputes that arise between Riga Plaza, the Customer, and the User in relation to Cards or Terms, or any disagreements or claims that are of a material or non-material nature that arise from these Terms, shall be adjudicated in the courts of the Republic of Latvia.

18. Final provisions

- 18.1. When making a payment for the Card or signing an agreement on the purchase of the Cards, the Customer shall enter into an Agreement on the Purchase of Gift Card; at this moment all of the provisions of the Gift Card Agreement are binding upon the Customer, including Terms; by their actions the Customer acknowledges that she or he has become acquainted with the provisions of the Gift Card Agreement, and agrees to them and undertakes to comply with them.

PRICE LIST OF RIGA PLAZA GIFT CARDS

Valid from 10.07.2019

Service	Commission fee ¹
Issue of the Card	Free
Purchase commission fee	Free
Information on the remaining balance of the Card at Riga Plaza Information Centre, by phone and online	Free
Information on the remaining balance of the Card at the ATM (available only in Latvia)	EUR 0.75
Renewal or replacement of the Card	EUR 7.50
Maintenance of the Card's Usage Period	EUR 1.00 per month until the balance reaches EUR 0
Review of unjustified claim	EUR 20.00
Cash issue	Not provided
Issuing the Card's account statement ²	EUR 1.50
Request for documents proving the transaction	EUR 7.50
Redemption of electronic money, disbursement of Card's balance and closing the Card account ³	EUR 10.00
Transfer to a User account to - Transact Pro; - other financial institution in Europe	Free EUR 2.00

¹ – VAT is not applied in accordance with Section 52, Paragraph 1, Sub-Clause 21 of the Value Added Tax Law.

² –The Commission Fee is applied to Gift Cards, if the account statement is requested more than once a month or is requested after the expiry of the Usage Period.

³ –The Commission Fee is not applied, if the electronic money repurchase and disbursement of the Card's balance is requested after the expiry of the Usage Period, but not later than within one year after the expiry of the Usage Period.

List of Riga Plaza traders where a payment (transaction) with the Card cannot be made is available at the information centre.