



SPECIAL TERMS AND CONDITIONS Individual customers

1. Introduction

This document, which comes in addition to POST Finance's General Terms and Conditions of Sale, describes the services we offer you:

- Payment accounts
- Debit, credit and prepaid cards
- Payments and cash transactions
- Online Banking
- Raiffeisen advantages

You can request the opening, modification or cancellation of a current account, the allocation of one or more bank cards, packages or optional services at our points of sale and under certain conditions through online banking, our call centre and website www.post.lu.

2. Payment accounts

2.1 Opening a current account

In order to open an account for you, we need to have all the information that allows us to:

- (i) identify you, as required by anti-money laundering and anti-terrorist financing regulations
- (ii) transmit mandatory information to the relevant tax authorities
- (iii) confirm whether a significant link exists with the Grand Duchy of Luxembourg and/or the Greater Region
- (iv) check whether your request is in line with our commercial policy
- (v) and authorised subcontractors (such as i-Hub)

This is why we need the following information and documents for you and your representatives or joint account holders:

- a copy of a valid identity document
- a statement of signature
- proof of residence
- information relating to the purpose and nature of the business relationship
- any other element useful for compiling and analysing your records
- all information, documents and supporting evidence relating in particular to nationality, place of residence for tax purposes, etc., as well as any update to these in the event of any change.

You can apply to open a basic account, if you are legally resident in the European Union or do not have a residence permit but your deportation is impossible for legal or practical reasons, and there is nothing to prevent this in accordance with the Law of 13 June 2017 on payment accounts.

2.2 Representatives and powers of attorney

You can create, modify or terminate powers of attorney on your account by providing us with the above-mentioned information for representatives and the end date of the authorisation of powers of attorney on your account.

We may reject representatives or request any additional documents or information.

Representatives and powers of attorney accepted by us are valid until:

- your revocation by registered letter, either at a point of sale or by message on the online banking platform
- the express waiver of the representative
- you reaching the age of majority
- your death, or the death of your guardian or representative
- we put an end to it.

In the event of revocation, you shall notify the authorised representative immediately and request the means of payment and equipment in their possession.

2.3 Transferring your account to another financial institution

You can send us a written request to transfer your account to another payment service provider in Luxembourg, maintained in the same currency as the account you hold with us. If you hold a joint account, each joint account holder must authorise this transfer.

This request enables you to:

- give us and the new institution your consent to transfer your account
- identify incoming credit transfers, standing orders and SEPA direct debit mandates to be transferred
- specify the date from which standing orders and SEPA direct debit mandates will be executed from your account. This date may not be less than six working days after the new service provider has received the documents that we will provide.

2.4 Fonds de garantie des dépôts Luxembourg

We are members of the Fonds de garantie des dépôts Luxembourg, which can be contacted by email: info@fgdl.lu and at the postal address: L-2860 Luxembourg. If we are unable to reimburse your assets, you will be compensated in euros by the FGDL up to an overall limit of €100,000 of accumulated deposits, excluding electronic money on EASY Visa cards and the exclusions provided for in Article 172 of the Law of 18 December 2015 on the failure of credit institutions and certain investment firms.

3. Debit, credit and prepaid cards

3.1 Card transactions

For transactions made with your debit, credit or prepaid cards, the information from SIX Payment Services (Europe) S.A. shall be considered binding.

If a transaction involves a conversion, the exchange rate used will be the daily VISA exchange rate. The reference exchange rate for EEA currencies for card payments in currencies other than the euro is specified on www.post.lu, together with the difference with the European Central Bank.

When you use your card for payments or cash withdrawals, depending on the situation, you:

- enter your PIN code
- perform a simple computer reading of the card's electronic chip
- make contactless transactions by presenting the card near the payment terminal. This is valid up to the amount of €50, and if you have not reached €150 in contactless spending since the last strong authentication
- communicate, for credit cards, the CVC security code (3-digit Card Verification Code on the back of the card) during remote transactions
- authenticate your online transactions with a LuxTrust device
- comply with any other procedures required by VISA.

By doing so, you authorise the payment transaction initiated with the card. You will respect the usage limit assigned to your credit card.

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A statement of your credit card transactions is sent to you at least once a month in digital or paper format (not including direct debit cash withdrawals made with the card).

You can consult the balances and transactions on your accounts and cards at our points of sale, at an ATM, via online banking and through our call centre.

3.2 Security measures in the event of loss, theft, misappropriation or unauthorised use of your card

You are the custodian of your security cards and data, which you keep and protect carefully and separately. Failure to respect these security rules will be deemed gross negligence. You are liable for the consequences of the loss, theft, misuse, fraud, forgery or use of the means of payment given to you or your authorised representative. You can change your PIN number at any time.

In the event of the theft or loss of your card and/or unintentional disclosure of security data or suspicion of fraudulent use of the card, you must immediately notify SIX Payment Services (Europe) S.A. on the 24/7 telephone number: +352 49 10 10 stating your first and last names and the card number. You must confirm this statement to us in writing. The provision of a new card will be at the expense of the cardholder.

Each cardholder is jointly and severally liable with the bank account holder for the sums due by virtue of the use, even misuse, of their card, subject to the above provisions.

3.3 Blocking

We may block cards for valid reasons relating to security, non-payment of fees, suspected unauthorised or fraudulent use, or the risk that you may be unable to meet your payment obligations.

We will inform you of the reasons for the block, if possible before the card is blocked or immediately afterwards, unless giving this information is not acceptable for security reasons or is prohibited under applicable law.

The card will be unblocked or replaced as soon as the reasons for blocking are no longer present.

3.4 Special features of VISA Gold cards

You can benefit from additional services attached to the VISA Gold card in accordance with its special terms and conditions.

When you apply for this credit card, you can choose a payment method:

- (i) with deferred debiting. The amount shown on your monthly statement being withdrawn from your account on the due date without being subject to debit interest, or
- (ii) with credit usable in instalments. The minimum fee, as set out in the price list, will be deducted from your account each month on the agreed date for as long as the VISA statement shows amounts due. The outstanding balance from the date of withdrawal is subject to interest.

If the payment method is changed, this will apply to the next VISA statement date for new transactions. In the event of a switch to deferred debiting, all sums become immediately due on the next debit date.

3.5 Special features of Easy Visa cards

Your Easy VISA card can be loaded and unloaded via the IBAN account indicated on the back of the card, which must be in credit.

You can credit the IBAN account of the card (i) by transfer or (ii) at some of our ATMs. If you exceed the maximum limit of €2500 per card, the load is refused and the amount is returned to you.

If you have a credit on your card, you can request a transfer to the current account of your choice via our online banking platform, at a point of sale or by post.

3.6 3D SECURE

3D Secure is credit card security technology for secure online payments, used on websites displaying the "Verified by Visa" logo. You can activate 3D Secure via online banking with your LuxTrust mobile device or LuxTrust Token.

3.7 Payconiq

We offer you mobile payment solutions in association with Payconiq International S.A. Their terms of use apply as soon as you use their services.

4. Cash transactions and payments

4.1 Payments and withdrawals

You can deposit cash that is legal tender in the Grand Duchy of Luxembourg on your account by identifying yourself at a point of sale, at some of our ATMs and at certain Raiffeisen branches. The amount will be made available and a value date is assigned immediately.

Cash withdrawals can be made at any ATM or at one of our points of sale and at certain Raiffeisen branches. At a point of sale, this is limited to €10,000 and any withdrawal of more than €2500 requires a prior request with two working days' notice.

4.2 Payment Orders

You can make a payment order on a transfer form that complies with our standards, via online banking, at our points of sale, at Raiffeisen branches or via Payconiq. The execution of the payment order requires sufficient balance in your account.

The following turnaround times apply:

| Currency | Receipt | Execution time |
|---|--|---|
| European currency to a payment account with a PSP in a SEPA country | via online banking or at a point of sale | 1 working day |
| | paper-based transfer | 2 working days |
| non-European currency to a payment account with a PSP in a SEPA country | any form | 4 working days |
| any transaction to a payment account with a PSP in a non-SEPA country | any form | > 4 working days, depending on the operating rules of international payment systems |

The execution date shall be the date of receipt of the payment order if no date is indicated or if it has passed. For incoming SEPA transfers that you make before the cut-off time, the maximum execution time is one working day. In case of direct debit, the execution date will be the date of debit of the funds or the next working day. Once you have sent your payment order, you cannot withdraw your consent.

We may refuse to execute one or more payment transactions where the applicable limits have been exceeded or where there is an insufficient balance in your account at the time of execution. This will be made through a refusal notification suitable to the channel used.

If you do not receive an account statement and/or VISA statement within 20 working days of the payment transaction, you must inform us immediately. Otherwise, you will be deemed to have received, checked and accepted it.

4.3 Standing Orders

A standing order is a recurring transfer of a fixed amount from your account to another account, which we carry out according to your instructions.

You can create, cancel and modify them at our points of sale and on our online banking platform. We set it up within 3 working days of receipt.

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If there are insufficient funds in your account, payment will be held for 4 days and will be made if there are sufficient funds in the account. In case of non-execution, the payment will not be made and you will be informed of this. If at the next due date the balance is again insufficient, we may cancel the standing order.

4.4 Exchange rates

For outgoing payments in an EEA currency to a country subject to the EU Payment Services Directive and for incoming payments if both currencies are EEA currencies, the applicable rate is based on those in force at the time the payment transaction is actually executed.

If the currency of the account is different from the currency of a payment order, we convert at the market buying exchange rate for incoming funds or, for outgoing funds, at the market selling exchange rate.

For your outgoing payment orders that involve a conversion between the euro and an EEA currency other than the euro, and where the conversion is to be carried out in the state where the EEA currency is the official currency, we will ensure that the amount of the payment transaction is credited to the account of the payee's payment service provider by the end of the fourth working day following your order.

5. **Online Banking**

Our online banking website and app enable you to:

- view the balance and payment history of your account
- issue transfer orders from the account within usage limits
- export and print account transactions
- update your personal data
- view the balance and history and top up your Easy Visa card
- create, modify and/or cancel standing orders
- manage direct debits/SEPA direct debits
- exchange secure messages between you and us
- manage your account and card usage limits
- aggregate your accounts held with other payment service providers and initiate payments from those accounts, and manage your consent for the provision of this service.

You may grant access to your account held with us to third party service providers to:

- gain consolidated access to your accounts held elsewhere
- initiate a payment order for a payment account held elsewhere
- immediately confirm that the amount needed to complete a payment transaction initiated with a card is available in your account.

5.1 Online banking access

We remain free to accept or refuse a request for online banking access by any authorised person, account holder, joint account holder, proxy or legal representative of an account holder. For a representative, the request for access is made in your presence and with your written consent or that of a joint account holder designated in the request for access. It is the responsibility of the joint account holder who authorises this access to the account via online banking to inform their joint account holder(s) and we shall be held harmless and indemnified for any damages arising from the lack of such information.

If the request for access is accepted, the representative will have general and unlimited access to the functions and history.

To authenticate yourself or to validate transactions carried out via online banking, you must follow the strong authentication procedure provided for this purpose:

- for your first authentication: identify yourself by using and entering the activation code provided by us and the security data provided by LuxTrust, i.e. an authentication certificate, a personal password and one or several personal codes. You can refer to the information provided on www.LuxTrust.lu and/or contact the LuxTrust helpdesk on +352 24 550 550. You will find the contact details on the LuxTrust website for any question relating to specific LuxTrust processes, in particular concerning LuxTrust hardware and/or software components
- thereafter, for subsequent authentications, use the authentication certificate code provided by LuxTrust.

5.2 Payment Transactions Procedure

You confirm any execution of a payment transaction on an account in accordance with the validation and authentication procedure in force on the online banking platform.

Any transaction initiated from the online banking platform in accordance with the authentication procedures of the services shall be deemed to originate from you and be irrevocable upon transmission of the payment order.

5.3 Blocking

You can block access to mobile online banking:

- using the procedure provided in your online banking area
- by uninstalling the mobile app from your device
- by contacting us
- by entering an incorrect password five (5) times.

We will unblock access to the online banking platform as soon as the reasons for blocking no longer exist.

In case of loss or theft of the LuxTrust certificate, you must comply with the LuxTrust terms of use.

5.4 Usage limits

The usage limits are specified in the online banking platform and can be changed to suit your needs, subject to our acceptance, directly via online banking, using our call centre or at a point of sale.

6. **Raiffeisen advantages**

You can open an account and apply for a loan with our partner Raiffeisen on your own initiative. No confidential and/or personal data concerning you will be transmitted in this context until you have initiated a request to enter into a relationship via:

- our call centre (8am-6pm, Monday to Friday): 8002 8004
- Raiffeisen Client Service Centre (9am-5pm, Monday to Friday): 8002 2450
- our online banking platform

Raiffeisen will be your exclusive co-contractor in this relationship and will decide on the acceptance of your application.

You can make cash withdrawals, cash deposits and SEPA transfers from selected Raiffeisen branches.

You can also use online banking to:

- view balance information and account history for your Raiffeisen savings account;
- arrange transfers from your Raiffeisen savings account to your POST Finance account
- arrange transfers from your POST Finance account to your Raiffeisen savings account
- submit an application for a personal loan.

More information about other commercial advantages at Raiffeisen can be found in our price list, at our points of sale and at www.post.lu

You may reject the transfer of, or access to, your data by our partner. In this case, you acknowledge that you will no longer be able to make transactions on your POST account at the partner's branches.

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