

SUBSTITUTE DECLARATION IN LIEU OF AN AFFIDAVIT

Made pursuant to Articles 46 and 47 of Presidential Decree No. 445 of 28 December 2000

The undersigned BARBARA MAZZOLENIS of the sole proprietorship MAZZOLENIS BARBARA, with registered office at Via P. Alleva 5/A – 28010 FONTANETO D'AGOGNA (NO), VAT No.: 02609440033, in her capacity as person delegated by Neptune Vicolungo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3, tax code and registration number with the Milan Companies Register 05529860966, pursuant to a valid power of attorney issued on 01/07/2024 and signed by Mr. Eduardo Maria Ceballos Fernandez

aware

that the making of false statements is punishable under the Criminal Code and the special laws on the matter, and in accordance with the provisions of Article 76 of Legislative Decree No. 445 of 28.12.2000,

declares

pursuant to Article 47 of Legislative Decree No. 445/2000, under her own responsibility, as follows: Neptune Vicolungo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3, tax code and registration number with the Milan Companies Register 05529860966, intends to supplement this prize promotion in accordance with the procedures set out in the following articles.

SUPPLEMENT TO THE FULL RULES OF THE PRIZE PROMOTION NAMED “CLUB LIFESTYLERS”

Art. 1 PROMOTING PARTY

The company Neptune Vicolungo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3, tax code and registration number with the Milan Companies Register 05529860966 (hereinafter the “Promoting Party”)

in association with:

- Castel Guelfo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3, tax code and registration number with the Milan Companies Register 03317650962

Art. 2 DELEGATED COMPANY

For all administrative formalities:

the company Mazzolenis Barbara, with office at Via Alleva 5/A – 28010 Fontaneto d'Agogna (NO)-
VAT number: 02609440033.

Art. 3 NAME OF THE PRIZE PROMOTION

“CLUB LIFESTYLERS” (hereinafter the “Prize Promotion”)

Art. 4 ACCEPTANCE OF THE RULES

The Prize Promotion is subject to the terms of these rules (hereinafter the “Rules”). Participation entails the full and unconditional acceptance by participants (as defined below) of the conditions contained in these Rules.

Art. 5 TERRITORIAL SCOPE

The Prize Promotion will take place at the following Outlets:

- Vicolungo The Style Outlets: Piazza Santa Caterina, 1, 28060 Vicolungo (NO)
- Castel Guelfo The Style Outlets: Via del Commercio 4/2, Località Poggio Piccolo 40023 Castel Guelfo di Bologna (BO)

Art. 6 PARTICIPANTS (hereinafter the "Participants")

Customers of legal age who are subscribed to the newsletter of the Vicolungo The Style Outlets or Castel Guelfo The Style center, or who register on <https://vicolungo.thestyleoutlets.it/it/lifestylers-club> , <https://castel-guelfo.thestyleoutlets.it/it/lifestylers-club> or on <https://vicolungo.thestyleoutlets.it> , <https://castel-guelfo.thestyleoutlets.it>

Employees of the individual stores of the Vicolungo The Style Outlets and Castel Guelfo The Style Outlets centers, employees of Neptune Vicolungo I S.r.l., Castel Guelfo I S.r.l., TO GET S.R.L., collaborators and all persons involved in the organization and management of this Prize Promotion are excluded from participation.

Art. 7 METHODS OF COMMUNICATING THE PRIZE PROMOTION

A) It is certified that the advertising message will comply with the statements made in these Rules.

The Prize Promotion will be made known through:

- internal media at the Vicolungo The Style Outlets and Castel Guelfo The Style Outlets centers: internal radio, internal posters, internal totems;
- external media at the Vicolungo The Style Outlets and Castel Guelfo The Style Outlets centers: external radio, online and print newspapers;
- online: on the respective websites <https://vicolungo.thestyleoutlets.it> and <https://castel-guelfo.thestyleoutlets.it>, the Facebook, Instagram and Tik Tok profiles of the Vicolungo The Style Outlets and Castel Guelfo The Style Outlets centers and through a dedicated WEB communication campaign.

The Rules may be consulted in the private area and on the websites <https://vicolungo.thestyleoutlets.it> and <https://castel-guelfo.thestyleoutlets.it>.

B) The Promoters reserve the right to make any improvements to the Rules or to the prizes; such changes will be communicated in the manner and within the time limits provided for by the applicable legislation.

Art. 8 OVERALL DURATION OF THE PRIZE PROMOTION (hereinafter the “promotional period”)

Prize Promotion duration: from 23/07/2024 to 31/01/2025, extended to 31/01/2026 – extended to 31 January 2027

Last date for prize request: until 28/02/2025, extended to 28/02/2026 - extended to 28/02/2027

Art. 9 METHODS OF CONDUCT AND PARTICIPATION IN THE PRIZE PROMOTION

From 23/07/2024 to 31/01/2025, extended to 31/01/2026 – extended to 31 January 2027, in order to take part in this Prize Promotion in the two separate phases, the Customer must:

1. REGISTRATION

- Participants must register on <https://vicolungo.thestyleoutlets.it/it/lifestylers-club> , <https://castel-guelfo.thestyleoutlets.it/it/lifestylers-club>, or on <https://vicolungo.thestyleoutlets.it> , <https://castel-guelfo.thestyleoutlets.it> , entering the required data and selecting the preferred center within their private area.

From 01 February 2026 to 31 January 2027, following registration, an individual account will be created enabling access to the private area on the website and on the “The Style Outlets” app *

**App downloadable free of charge from the stores:*

- *Apple Store: for users with an Apple iPhone smartphone running iOS version 9.0 or later;*
- *Google Play: for users with a smartphone running Android 4.3 or later*

2. POINTS ACCUMULATION

All Participants registered on <https://vicolungo.thestyleoutlets.it/it/lifestylers-club> , <https://castel-guelfo.thestyleoutlets.it/it/lifestylers-club> or on <https://vicolungo.thestyleoutlets.it> , <https://castel-guelfo.thestyleoutlets.it> will progressively accrue, during the period of the Prize Promotion (see Art. 8), a score that will allow them to obtain gifts and discounts.

Points will be credited according to the following criteria:

- DOWNLOADING THE “The Style Outlets” APP
- COMPLETING THE INFORMATION IN ONE’S PROFILE
- WI-FI LOGIN
- SHARING SOCIAL CONTENT
- ANSWERING SURVEYS
- MAKING A PURCHASE AT ONE OF THE PARTICIPATING CENTERS

From 01 February 2026 to 31 January 2027, points will be credited according to the following criteria:

- DOWNLOADING THE “The Style Outlets” APP
 - MAKING A PURCHASE AT ONE OF THE PARTICIPATING CENTERS
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- DOWNLOADING THE “The Style Outlets” APP (31 January 2027):
by downloading the “The Style Outlets” App and completing registration, 50 POINTS will be awarded.
Points will be granted only once, upon the Customer’s first registration on the App.
 - COMPLETING THE INFORMATION IN ONE’S PROFILE (until 31 January 2026):
by completing the information in one’s profile, 5 POINTS will be awarded.
Points will be granted only once.
 - WI-FI LOGIN (until 31 January 2026):
by connecting to the center’s Wi-Fi, 5 POINTS will be awarded.
Points will be granted only once.
 - SHARING SOCIAL CONTENT (until 31 January 2026):
by sharing content on one’s social profile, 10 POINTS will be awarded.
Points will be granted a maximum of once per week.
From 01/02/2025 to 31/01/2026, points will be granted a maximum of once per month.
 - ANSWERING SURVEYS (until 31 January 2026):
by answering all the questions in surveys sent by newsletter, 10 POINTS will be awarded per survey.
 - MAKING A PURCHASE AT ONE OF THE PARTICIPATING CENTERS (until 31 January 2027):
following a purchase at one of the centers participating in the Prize Promotion.
To obtain points, Participants must register the receipt within 30 days of purchase through the “The Style Outlets” app, entering the date, amount, store name and receipt number.
Or
upload, within 30 days of purchase, a photo of the receipt in the dedicated section within the “The Style Outlets” app.
The points will be recorded in their account.

If the Participant encounters problems uploading receipts, he/she may go to the center's info point, with the receipt, and an assistant (after verifying the data) will upload the user's receipt directly through the CRM.

The Participant may also have his/her QR code scanned at the checkout, using the tablet available in stores participating in the loyalty program, or enter his/her login credentials. Once payment has been made and the fiscal receipt issued, the points will be recorded in his/her account.

Participants will accumulate points according to the following criteria:

1. from €1.00 to €1.49 spent = 1 point
2. from €1.50 to €2.49 spent = 2 points
3. from €2.50 to €3.49 spent = 3 points
4. from €3.50 to €4.49 spent = 4 points
5. from €4.49 to €5.49 spent = 5 points

And so on.

Points will be accumulated from time to time on the Participant's personal profile, within his/her reserved area, and may be consulted at any time. Points are personal to the individual Participant and may not in any way be assigned or transferred to others.

RECEIPT CHARACTERISTICS:

- Each purchase receipt may be uploaded only once.
- Receipts relating to purchases of products which, by law, cannot be subject to promotion will not be considered valid, for example: scratch cards and lottery tickets, infant food (0 - 6 months), tobacco, medicines, etc. Receipts relating to purchases of products such as SIM cards and phone top-ups, Gift Cards, prepaid cards and gift boxes, PAY TV subscriptions and top-ups will also not be considered valid.

From 01/02/2025, the originals of the uploaded receipts proving the purchases must be kept at least until the end of the Prize Promotion (31/01/2026, extended to 31 January 2027) because they may be requested in original form for any checks. In the absence of the original uploaded receipt, points will not be granted.

The Promoting Party reserves the right to offer more favorable conditions for Participants, such as special initiatives providing for the award of additional points in return for specific actions required of the Participant or on the occasion of particular promotional periods.

Such conditions will be brought to the attention of the recipients in the manner provided for communication of the main Promotion: by supplementing the rules and through information material inside the Center.

3. LEVELS and PRIZE REQUESTS

PHASE 1

Depending on the score accumulated, Participants will fall within the following levels:

- FAN LEVEL (until 31 January 2026): from 0 to 999 points

With the FAN status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a LIFE styler gadget (value of approximately €0.60) and receive a 10% discount on the first purchase in participating stores.

In addition, upon reaching 75% of the points required to move to the next level, they will be entitled to another gift: a voucher valid for a coffee at one of the food service points in our center (value €1.30), collectable at the info point of the Center chosen at the time of registration.

From 01/02/2025 to 31/01/2026, with the FAN status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a LIFE styler gadget (value of approximately €0.60).

- FROM 01 FEBRUARY 2026 TO 31 JANUARY 2027 - FAN LEVEL: from 0 to 199 points

With the FAN status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a LIFE styler gadget (value of approximately €0.60), or, if no longer available, another prize of equal value.

- FRIEND LEVEL (until 31 January 2026): from 1,000 to 2,999 points

With the FRIEND status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a voucher valid for no. 1 L'Erbolario Cleaner gel worth €9.50 or, if no longer available, another prize of equal value, and receive a 20% discount on the first purchase in participating stores.

In addition, upon reaching 75% of the points required to move to the next level, they will be entitled to another gift: Caleffi Home Fragrance (value €15.90), voucher collectable at the info point of the center chosen at the time of registration.

From 01/02/2025 to 31/01/2026, with the FRIEND status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a voucher valid

for no. 1 L'Erbolario Cleaner gel worth €9.50 or, if no longer available, another prize of equal value.

- FROM 01 FEBRUARY 2026 TO 31 JANUARY 2027 - FRIEND LEVEL: from 200 to 499 points
With the FRIEND status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a "breakfast discount voucher" worth €3.50 to be used at one of the food service points in our center; or, if no longer available, another prize of equal value.
- AMBASSADOR LEVEL (until 31 January 2026): from 3,000 points upward
With the AMBASSADOR status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a voucher valid for no. 1 Trussardi eyewear worth €179.00 or, if no longer available, another prize of equal value, and receive a 30% discount on the first purchase in participating stores.
From 01/02/2025 to 31/01/2026, with the AMBASSADOR status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a voucher valid for no. 1 Trussardi eyewear worth €179.00 or, if no longer available, another prize of equal value.
- FROM 01 FEBRUARY 2026 TO 31 JANUARY 2027 - AMBASSADOR LEVEL: from 500 points upward
With the AMBASSADOR status, Participants will be entitled to collect, at the info point of the Center chosen at the time of registration, a "lunch discount voucher" worth €10.00 to be used at one of the food service points in our center; or, if no longer available, another prize of equal value.

Consequently, as soon as a Participant registers, he/she will be a "FAN"; upon reaching 1,000 points he/she will become a "FRIEND"; upon reaching 3,000 points he/she will become an AMBASSADOR

In the new period between 01 February 2026 and 31 January 2027, as soon as a Participant registers, he/she will be a "FAN"; upon reaching 200 points he/she will become a "FRIEND"; upon reaching 500 points he/she will become an AMBASSADOR

In order to collect the prize due, within the promotional period, the Participant must go to the info point of the Center chosen at the time of registration and provide his/her first and last name.

The Participant may not request the gift at a Center other than the one with which he/she is associated.

PHASE 2:

Regardless of Phase 1, upon reaching 500 points, the Participant may convert, exclusively via the APP, his/her points into a purchase voucher worth €5.00 (up to a maximum of €200). Each requested purchase voucher worth €5.00 will be loaded onto a virtual Card of the Center (hereinafter the "Card"). From 20/10/2025 to 31/01/2026, extended to 31 January 2027, regardless of Phase 1, upon reaching 150 points, the Participant may convert, exclusively via the APP, his/her points into a purchase voucher worth €5.00 (up to a maximum of €250). Each requested purchase voucher worth €5.00 will be loaded onto a virtual Card of the Center (hereinafter the "Card").

From 01/02/2025 to 31/01/2026, extended to 31 January 2027, regardless of Phase 1, upon reaching 500 points, and from 20/10/2025 to 31/01/2026, extended to 31 January 2027, upon reaching 150 points, and after having earned at least 50 points in purchases, the Participant may convert, exclusively via the APP, his/her points into a purchase voucher worth €5.00 (up to a maximum of €250). Each requested purchase voucher worth €5.00 will be loaded onto a virtual Card of the Center (hereinafter the "Card").

It is specified that all Participants who requested, from the start of this Promotion until 19/10/2025, a purchase voucher worth €5.00 using 500 points will automatically have 350 points loaded onto their respective Apps (at the rate of 350 points for each purchase voucher worth €5.00 requested using 500 points), equal to the difference between the points previously required and the points now necessary to obtain the purchase voucher.

To convert points into the purchase voucher worth €5.00, which will be loaded onto the Card, the Participant, within the promotional period, must enter his/her personal profile and press the REDEEM button. The amount of the €5.00 voucher will be loaded onto the Participant's personal Card and, at the same time, the corresponding points will be deducted.

EXCLUSIVELY ON THE FOLLOWING DAYS:

- THURSDAY 30 JULY 2026;
- THURSDAY 27 AUGUST 2026;
- FRIDAY 28 AUGUST 2026;
- SATURDAY 29 AUGUST 2026;
- SUNDAY 30 AUGUST 2026

Special totems containing a QR code will be placed in the common areas of both centers. By scanning the QR code, Participants will access the promotional game through a dedicated minisite.

To participate, it will be necessary to log in with one's Style Club account or register for the program.

Once logged in, the Participant will view the six brands participating in the initiative and will be invited to visit the respective stores during the same promotional day.

Inside each store, a QR code associated with a Mr. Giò character will be displayed in a clearly visible position. To complete the route, the Participant must visit all six participating stores and scan the relevant QR codes within the promotional day on which he/she intends to participate.

After scanning the six QR codes, the Participant must upload, through the The Style Outlets app, a fiscal receipt relating to a purchase of any value made at one of the stores in the center, bearing the same issue date as the participation day.

If the Participant encounters difficulties with the upload, the Info Point staff may carry out the operation on his/her behalf.

At the end of completion of the route, the Participant must go to the Info Point, where the appointed staff will verify:

- that the six QR codes have been scanned;
- that the fiscal receipt has been correctly uploaded;
- possession of all the requirements provided for by this initiative.

Following a positive outcome of the checks, 150 Style Club points will be credited to the Participant.

The 150 Style Club points will be granted exclusively following completion of all the steps described above and final validation by the Info Point.

The credit may be made only once for each Participant for each scheduled promotional day (30 July, 27, 28, 29 and 30 August 2026).

The Participant will always be able to consult the total points accumulated (including those possibly used to request purchase vouchers) in order to participate and request the prizes relating to PHASE 1.

For the entire promotional period, each Participant may request as many purchase vouchers as the points in his/her possession allow. From 01/02/2025 to 31/01/2026, extended to 31 January 2027, each Participant may request as many purchase vouchers as the points in his/her possession allow and as many as the 50 points in purchases achieved allow.

The Participant may not request the gift at a Center other than the one with which he/she is associated.

CARD CHARACTERISTICS:

- All purchase vouchers worth €5.00 requested by the Participant will be loaded onto his/her virtual Card. The amount on the Card may be spent immediately, by presenting the virtual Card at the time of payment, including on sale and promotional products, in all stores of the associated Center.

To use the Card, it is necessary to have a Wallet on one's smartphone.

- The Card will expire 4 years after issue.

- The Card is a bearer payment instrument that may be used to make purchases at points of sale participating in the Prize Promotion (list available on the Center's website) of the Center associated at

the registration stage; it is a declining-balance card and may be used for multiple purchases until the face value is fully exhausted. If the remaining value is insufficient to complete the purchase, payment may be completed in cash or by other payment methods accepted by the point of sale. The remaining value cannot be converted into cash.

- The Card cannot be exchanged for cash, does not entitle the holder to change, and any excess amounts in its use are borne by the Customer.
- The Promoting Party assumes no liability for any type of incident connected with its use.

In addition, all registered members will receive, on the occasion of their birthday (date entered by the Participant at the time of registration), regardless of the score accumulated and without any points request, an audiobook Card worth €17.93. The Card contains a QR code to be framed/scanned. By framing/scanning it, the Participant is directed to a minisite where he/she can select the book to listen to. The Participant may listen to all three proposed books.

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The following is specified:

- All prizes must be requested by 28/02/2025, extended to 28/02/2026, extended to 28/02/2027, and collected within 3 months of their request.
- If the prizes should undergo changes and/or updates in form or substance compared with what was promised, or if they should no longer be provided in the manner indicated above, the Promoting Party undertakes to deliver to the entitled person a prize of equal or greater value. The entitled person may not in any way claim that the prize indicated in these Rules and/or in the advertising material be delivered to him/her if it is no longer available at the time of delivery.
- The Promoting Party reserves the right to exclude any Participant if the provisions of these Rules are found to have been violated.

At any time during the Contest, the Promoters and the Delegated company reserve the right to carry out all necessary checks in order to determine the eligibility of Participants for the Prize Promotion.

- Each Participant in the event may withdraw from the program at any time by accessing his/her private area from the websites <https://castel-guelfo.thestyleoutlets.it> and <https://vicolungo.thestyleoutlets.it> and clicking on the appropriate link.

At that time, the Participant will have the right to redeem all accumulated points, provided that he/she has accumulated at least 150; once a notice of cancellation of registration has been sent, if the points are not redeemed within 7 calendar days, they will be automatically cancelled.

- In the event of fraud or improper use of the tools relating to this prize event, the company reserves the right to cancel the customer's participation at any time, upon notice to be sent to

the e-mail address provided at the time of registration. Cancellation of registration, however determined, will result in the immediate termination of the right to the benefits/advantages connected with this event.

- The Promoting Party reserves the right to remove accounts that have remained inactive (i.e. no movement in terms of points accumulated and used) for more than 18 consecutive months.
- The accumulation of points will be provided until 31/01/2025, extended to 31/01/2026, extended to 31 January 2027. After that deadline, at the discretion of the Promoting Party, the Prize Promotion may be extended, with prior notice before the deadline identified as 31/01/2025, extended to 31/01/2026, extended to 31/01/2027. If the Prize Promotion is extended, the points will remain valid in accordance with the current provisions on prize events, without any loss, until their expiry, identified as 18 months from their crediting and in any case no later than the expiry of the extension.

Art. 10 PRIZE FUND

The total value of the estimated prize fund, taking into account the data in possession and the prizes indicated in the promotion, is assessed at €68,205 excluding VAT, subject to adjustment net of VAT, supplemented to €93,205 excluding VAT and supplemented for the period from 01 February 2026 to 31 January 2027 by €46,500 (total estimated prize fund value €139,705).

Pursuant to Article 7 of Presidential Decree No. 430 of 26 October 2001, a guarantee has been paid for the prizes of the promotion equal to 20% of the total value of the prizes offered.

The guarantee was paid by surety bond of 13,641, supplemented to €18,641 and supplemented for the period from 01 February 2026 to 31 January 2027 by €9,300 (total guarantee paid €27,941) at the MINISTRY OF ENTERPRISES AND MADE IN ITALY

Art. 11 FINAL NOTES

- No liability may be attributed to the Promoting Party for improper use of the prize by the winner or by persons unsuitable by reason of age or physical and/or mental condition;
- no liability may be attributed to the Promoting Party for any faults or malfunctions of the prize; should faults or malfunctions occur, all the manufacturer's warranties and the related limitations or extensions relating to those warranties shall apply;
- no liability may be attributed to the Promoting Party regarding the management and use of the prize. It follows that if the recipient of the prize identifies hidden defects, or malfunctions of various kinds and extent, not due to improper use of the item, he/she shall contact the manufacturer directly, complying with the provisions of the Consumer Code, which in this regard provide, at the manufacturer's expense, for repair of the item within a reasonable period or replacement of the item if repair is excessively burdensome or not possible.

- the winner may not contest the prize awarded, nor request the corresponding cash value or exchange/substitution for any reason. However, if the Promoting Party is unable to deliver the prize won, it reserves the right to replace the announced prizes with prizes of equal or greater value;
- in the event of refusal to use the prize offered, the Participant shall not be entitled to request payment of the amount of the prize itself in cash, as provided for by Presidential Decree 430/01;
- the stores participating in the program may cease their affiliation, which may be communicated by any individual or group means deemed appropriate and without such decision giving rise to any liability on the part of the company;
- the Promoting Party assumes no liability in any case for damages of any kind that may arise from causes such as, by way of example but not limitation, errors or omissions in the content, or unavailability of the portal or app despite having adopted all technological measures necessary to prevent it;
- the Promoting Party assumes no liability for information and content stored in places including, by way of example but not limitation, forums, chats, blog generators, comments, social media or any other medium that allows third parties to publish content online independently. The company nevertheless makes itself available to all users and to public authorities and law enforcement agencies and actively cooperates in the removal and, where appropriate, blocking of any content that may affect or violate national or international law, third-party rights, or public order and morality. If the user believes that the website includes content that may fall within this category, he/she is invited to report it immediately to the website administrator;
- the website and the app have been checked and tested to ensure proper operation. In theory, their proper operation can be guaranteed 24 hours a day, 7 days a week, all year round. However, the company does not exclude the possibility of programming errors or that access to the website or app may become impossible due to force majeure, natural disasters, strikes or similar circumstances;
- the Promoting Party assumes no liability for any problems in the application of discounts by participating stores or for the availability of the related services, and therefore the promoting companies are released from any claim that the participant may submit;
- with regard to the availability of services or discounts, or any other promotion involving third parties, the company shall not be liable to the participant for damages arising from any breach in relation to the services or actions of these third parties.

Art. 12 AMENDMENT AND/OR SUPPLEMENT TO THE RULES

The Promoting Party, through the Delegated Party, aware that publication of these Rules constitutes a promise to the public pursuant to Articles 1989, 1990 and 1991 of the Civil Code, reserves the right to amend and/or supplement the content of these Rules. Should this become necessary, the amendments

shall not prejudice the rights acquired by consumers, who will be notified of the amendment or supplement in the same manner in which they received notice of these Rules or by equivalent means.

Art. 13 GUARANTEES AND FORMALITIES

This initiative is conducted in compliance with Presidential Decree No. 430 of 26 October 2001 and according to the instructions set out in Circular No. 1/AMTC of 28 March of the Ministry of Productive Activities.

Art. 14 DATA PROCESSING (Art. 13 EU Regulation No. 679/2016)

Pursuant to Article 13 of Regulation (EU) 2016/679, the personal data controllers are:

- Neptune Vicolungo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3, tax code and registration number with the Milan Companies Register 05529860966
- Castel Guelfo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3, tax code and registration number with the Milan Companies Register 03317650962

The data will be processed solely for the purpose of delivering the prize.

Personal data may be processed by employees or collaborators of Neptune Vicolungo I S.r.l./Castel Guelfo I S.r.l., persons authorized to process the data, and possibly by external companies – carefully selected and appointed as processors in accordance with Article 28 of Regulation (EU) 2016/679

The Data will be processed within the European Union and stored on servers located within the European Union. The same data may be processed in countries outside the European Union, provided that an adequate level of protection is guaranteed, recognized by a specific adequacy decision of the European Commission. Any transfers of Personal Data to non-EU countries, in the absence of an adequacy decision of the European Commission, will be possible only where adequate contractual or agreed safeguards are provided by the Controllers and Processors involved, including Binding Corporate Rules and standard contractual clauses for data protection.

At any time, the Customer may access his/her personal data free of charge or request its updating, modification or deletion, or exercise any other right provided for by the applicable legislation on personal data protection by writing to:

- Neptune Vicolungo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3
- Castel Guelfo I S.r.l., with registered office in Milan, Viale Monte Santo 1/3

in the manner described above, the Customer may exercise his/her rights to:

- receive confirmation of the existence of his/her personal data and access its content;
- update, modify and/or correct his/her personal data;
- request its deletion, transformation into anonymous form, blocking of data processed unlawfully, or restriction of processing;
- object to processing on legitimate grounds;

- object to the processing of data for the purposes of sending advertising or direct sales material or for carrying out market research or commercial communications;

- withdraw consent, where given, without prejudice to the lawfulness of processing based on consent given before withdrawal;

- from 25 May 2018, with the application of Regulation (EU) 2016/679, request the portability of his/her personal data provided to the Data Controllers (receive a copy of the data provided and request that such data be transmitted to another Data Controller) or lodge a complaint with a supervisory authority

Borgomanero, 22 July 2024, supplement dated 29 January 2025, supplement dated 15 October 2025, supplement dated 23 January 2026

The Delegated Party

Barbara Mazzolenis



GENERAL TERMS AND CONDITIONS – PREPAID CARD

This document outlines the Terms and Conditions applicable to the use of the Card described herein and issued by PECUNIA CARDS EDE, S.L.U., with Tax ID number B86972346 (hereinafter, “PECUNPAY”), with registered office at Avda. de Bruselas N°35, 28108 – Alcobendas (Madrid), and registered with the Commercial Registry of Madrid: Volume 32368, Sheet 1, Page M-582661, Entry 1.

PECUNPAY is an Electronic Money Institution (EMI), authorized by the Ministry of Economy and registered with the Bank of Spain under number 6707, with the legal capacity to issue, manage, and operate electronic money and electronic/magnetic payment instruments, as well as provide payment services. It is supervised by the Bank of Spain, located at Calle Alcalá 48, 28014, Madrid.

PECUNPAY acts as the issuer on behalf of its Clients, who provide the USER with the Card as part of their own commercial relationship.

PECUNPAY has designated the following banks as depositories of client funds: Banco de Sabadell S.A., Unicaja Banco S.A., Banco Inversis S.A., and ABANCA Corporación Bancaria S.A., for the management and custody of such funds in relation to its activity as an electronic money issuer.

PECUNPAY provides the USER with the following contact information:

- Teléfono: +34 91 345 78 17 | 900 264 741
- Email de contacto: atencionalcliente@pecuniacards.es
- Página Web: <https://pecunpay.es/>

1. DEFINITIONS

Card: Refers to the prepaid instrument issued by PECUNPAY that allows the USER to make payments against the available electronic money balance, and can be used to purchase goods or services.

User (USER): Refers to the natural person who uses the Card in accordance with these Terms and Conditions and agrees to comply with them.

Named Card: A Card issued with the USER’s personal data linked to it.

Unnamed Card: A Card issued without identifying the USER.

Virtual Card: A Card issued and managed in a digital format (e.g., wallet, app, mobile, or web).

Physical Card: A Card issued in physical (plastic) format containing the necessary identifying data for its use.

PECUNPAY Client or Client(s): Refers to the entity or company that contracts PECUNPAY to issue Cards for distribution to USERS and/or third parties.

Specific Conditions: Annexed document that outlines the specific features of each program, campaign, or product associated with the Cards, where applicable.

2. GENERAL CONDITIONS

This document sets out the Terms and Conditions governing the use of the Card issued by PECUNPAY (hereinafter, the "Conditions").

The parties agree that the clauses included in this document must be considered as general contractual conditions under the terms of Law 7/1998 of April 13 on General Contracting Conditions.

They also agree that Spanish shall be the governing language for these Conditions, as well as for all communications with the USER.

As the issuer, PECUNPAY has expressly and previously informed the USER of the existence of these General Conditions, which apply to the Card.

The USER expressly declares that they are aware of, understand, and accept these Conditions by submitting the application form (or by signing, activating, downloading, or using the Card). At any point during the contractual relationship, the USER has the right to request and receive a durable copy of these General Terms and Conditions, which will be provided by PECUNPAY and made available to the USER.

The USER declares they are acting on their own behalf and undertakes to provide PECUNPAY with any information, documentation, and graphic materials required under applicable law or contractual obligations.

The USER guarantees the accuracy of the information, documentation, and materials provided to PECUNPAY.

PRIORITY OF CONTRACTUAL TERMS

In accordance with Royal Decree-Law 19/2018 of November 23 on payment services and other urgent financial measures (hereinafter, "RDL 19/2018"), and subsidiarily with Royal Legislative Decree 1/2007 of November 16 (approving the General Law for the Defense of Consumers and Users – "LGDCU"), the following definitions apply:

- A "consumer" is understood to be a natural person acting for purposes outside their trade, business, or profession.
- A "non-consumer" is a USER acting within the scope of their business or professional activity when entering into this contract.

If the USER is considered a "non-consumer," and where allowed under applicable payment services legislation, the provisions of these Conditions shall prevail over the general legal regime.

3. ACCEPTANCE AND ENTRY INTO FORCE

Signing these Conditions, using, possessing, activating, downloading, submitting the request form, or acquiring the Card implies the USER's full acceptance of these General Conditions, which form the framework agreement between PECUNPAY and the USER.

Where applicable, these General Conditions shall be complemented by Specific Conditions that apply to each program, product, or acceptance network. Therefore, acceptance of these General Conditions also implies acceptance of the Specific Conditions for the type of Card acquired, forming an integral part of this Contract.

4. MODIFICATION OF THE GENERAL CONDITIONS

PECUNPAY reserves the right to modify the Conditions set forth in this Contract.

Any changes will be published on the PECUNPAY website and, in addition, will be communicated via email to both the PECUNPAY Client and the USER, using the contact email address provided, if applicable. However, such changes will not take effect until sixty (60) calendar days after the communication is sent (hereinafter, the "Effective Date of the New Conditions").

During this period, the USER may cancel their Card immediately and free of charge.

If the new conditions are favorable to the USER, PECUNPAY may apply them automatically after publishing them on its corporate website.

If the USER disagrees with the new conditions, they may terminate the Contract by notifying PECUNPAY through the channels indicated in these Conditions or in the applicable Specific Conditions. Such objection must be submitted before the Effective Date of the New Conditions in order for them not to apply.

If the USER fails to notify PECUNPAY of their disagreement before the effective date, the USER will be deemed to have accepted the modification.

5. SUSPENSION

PECUNPAY may temporarily suspend the Card for security reasons, due to missing documentation (if previously requested), or in cases of suspected unauthorized or fraudulent use by the USER, or in any other expressly defined scenario.

Once the reasons for the suspension no longer apply, the Card will be reactivated in accordance with applicable regulations and operational procedures.

6. CARD CANCELLATION

► Voluntary cancellation by the USER

The USER may request cancellation of the Card in accordance with the Specific Conditions applicable to each case or as instructed by the PECUNPAY Client.

► Voluntary cancellation by PECUNPAY

PECUNPAY may cancel Cards with a minimum notice of sixty (60) calendar days, without providing any specific reason.

► Cancellation for cause

Either party may cancel the Card if the other party breaches any of the agreed conditions.

In addition, PECUNPAY may cancel the Card for:

- Security reasons
- Lack of required documentation
- Suspicion of unauthorized or fraudulent activity

Any applicable reimbursements will be processed in accordance with Clause 14: Reimbursement.

7. PURPOSE AND NATURE OF THE CARD

The Card subject to this Agreement is a prepaid payment instrument based on electronic money, in accordance with Law 21/2011 of July 26 on electronic money, which allows the USER to make payments up to the available balance. The issued Card remains the exclusive property of PECUNPAY.

Cards may be issued in virtual or physical format, and may be named or unnamed, depending on the Specific Conditions.

The Card does not constitute a payment account and does not allow cash withdrawals, transfers to other payment instruments, or partial/full reimbursements—except in legally required cases.

The Card is non-reloadable and cannot be recharged by the USER.

Cards are non-transferable, unless otherwise expressly indicated.

Cards may be used as part of loyalty, promotional, incentive or rewards programs, among others.

8. SCOPE OF USE AND MODALITY

Cards may be enabled for use as follows:

- In physical stores: to initiate payment transactions for goods or services in physical establishments that accept MASTERCARD or VISA, and have a compatible POS (Point of Sale) terminal.
- The Card may also allow for other types of transactions, as long as they are enabled by PECUNPAY, with the USER's prior knowledge and consent.

⚠ Use of the Card may be restricted to a specific network of merchants or services. This follows the limited network exclusion defined in Directive (EU) 2015/2366 (PSD2) and its transposition into Spanish law: Article 4.k) 1º of Royal Decree-Law 19/2018 on payment services.

📄 Details such as the acceptance network, territorial scope, validity period, delivery method, and maximum balance or usage limits will be defined in the applicable Specific Conditions

9. LIMITATIONS OF USE

The Card must not be used for illegal activities, fraudulent transactions, or any operations contrary to anti-money laundering and anti-terrorist financing regulations.

If the Card is limited to a specific merchant network in the Specific Conditions, the USER must not use it outside of that network.

PECUNPAY reserves the right to suspend or cancel the Card in case of: Misuse, Suspicion of money laundering or terrorist financing, Fraud, Violation of any applicable regulation that could pose a risk.

10. FUNCTIONING AND ACTIVATION

The instructions for use, activation, and, where applicable, registration of the Card will be provided to the USER either: together with the Card, through the designated website/app, or via additional information included in the applicable Specific Conditions.

11. VALIDITY AND EXPIRATION

Each Card will have a defined and limited validity period, which will be indicated:

- directly on the Card itself at the time of issuance, or
- in the Specific Conditions provided to the USER.

Once the validity period has expired:

- The Card will no longer be operational.
- Any unused balance will be canceled, unless a refund is legally required, contractually agreed, or otherwise applicable.

In some cases, the availability period of the balance may differ from the Card's actual validity period, as defined in the Specific Conditions.

12. BALANCE CONSULTATION AND USAGE

The USER may check the available balance and transaction history through: the app, the website, the wallet or any other method made available depending on the Card format and technology.

Each payment transaction will be automatically and immediately deducted from the available balance. It is not allowed to use the Card for an amount exceeding the available balance.

13. RIGHT OF WITHDRAWAL

The Card is issued by PECUNPAY on behalf of the PECUNPAY Client under a contract between both parties and is delivered to the USER either for free or as part of a promotional, loyalty, or similar program.

Unless otherwise stated, PECUNPAY does not have a direct commercial relationship with the USER, nor does it manage any top-up or receive funds from the USER. Therefore, the right of withdrawal regulated by Royal Legislative Decree 1/2007, of November 16 (General Law for the Protection of Consumers and Users) does not apply to PECUNPAY in this case.

This does not affect any rights the USER may have against the PECUNPAY Client or other third parties, if applicable.

14. REIMBURSEMENT

The Card is issued by PECUNPAY on behalf of the PECUNPAY Client and delivered to the USER either for free or as part of a promotional, loyalty, or similar program.

Unless otherwise agreed:

- PECUNPAY does not manage the top-up, nor does it receive funds from the USER.
- Therefore, PECUNPAY is not responsible for reimbursing the available balance to the USER.

Any applicable reimbursement, if allowed, should be claimed from the PECUNPAY Client or third parties, as appropriate.

15. CUSTODIA, BLOQUEO, PÉRDIDA O USO INDEBIDO

The USER is responsible for the safekeeping and diligent use of the Card. PECUNPAY is not liable for unauthorized use in cases where the USER loses control of the Card.

Unless otherwise stated, unnamed Cards cannot be blocked or recovered in the event of loss, deletion from the device, or if they are used fraudulently or improperly, resulting in the permanent loss of the balance.

In the case of named Cards, the USER must report any incident to PECUNPAY in accordance with the provisions of the clause "USER Obligations". Additionally, authentication, blocking, and recovery measures may apply if foreseen in the applicable Specific Conditions.

16. LIMITS

The maximum balance that may be stored on the Cards is one hundred and fifty (150) euros, unless a different amount is established in the applicable Specific Conditions or agreed otherwise between the PECUNPAY Client and PECUNPAY by express and signed agreement.

17. USER OBLIGATIONS

- The USER agrees to comply with the usage conditions set forth in this Agreement and, in general, to use the Card in accordance with the applicable terms and conditions governing its issuance and use.
- The USER also agrees to fulfill all obligations arising from this Agreement and shall be liable to PECUNPAY for any breach of these obligations.
- The USER is responsible for ensuring the accuracy of the information provided and for keeping their personal data up to date, where applicable.
- The USER shall respond in a timely and proper manner to any requests made by PECUNPAY, if necessary.
- The USER must use only secure devices to access the application.

- The USER undertakes to maintain a minimum level of security by applying available patches and updates as required.
- The USER is solely responsible for the security and safekeeping of the Card. They must take all necessary precautions to prevent loss, theft, fraudulent use, misappropriation, or counterfeiting of the Card.
- In such cases, the USER must immediately block the Card via the relevant mobile application and notify PECUNPAY through the contact details provided on the PECUNPAY website or by writing to atencionalcliente@pecuniacards.es

If the Card includes a designated space for a signature, the USER must sign it immediately upon receipt. Upon expiration or replacement of the Card, the USER must destroy it or return it to PECUNPAY by sending it via regular mail to the following address: Avda. de Bruselas N°35, 28108, Alcobendas (Madrid).

PECUNPAY reserves the right to take appropriate action in the event of a breach of any of the above obligations.

18. PECUNPAY OBLIGATIONS

- PECUNPAY undertakes to cancel expired Cards as well as those reported as destroyed, lost, or stolen.
- PECUNPAY shall protect the USER's personal and financial data using advanced security measures and shall prevent the use of the payment instrument once the USER has reported its loss, theft, or unauthorized use, where applicable.
- PECUNPAY guarantees that adequate and free communication channels will be available at all times so the USER can report the loss, theft, misappropriation, or unauthorized use of the payment instrument, when applicable.
- PECUNPAY will notify the USER of any security incidents that directly affect their data, confidentiality, or cause any harm. Additionally, such incidents will be reported to the relevant authorities where legally required.
- PECUNPAY shall comply with all obligations arising from this Agreement.

19. FEES AND CHARGES

The issuance and use of the Card shall not incur any fees or charges for the USER, unless otherwise expressly indicated. However, if optional fees are applicable (such as for physical delivery, card replacement, etc.), they will be communicated at the time of contracting and prior to use.

20. FUNDS SAFEGUARDING

PECUNPAY declares that the funds deposited are safeguarded in accordance with the legal requirements established in Article 21.1 a) of Royal Decree-Law 19/2018, of November 23, on payment services and other urgent financial measures.

PECUNPAY expressly states and undertakes that such funds shall not be mixed at any time with the funds of any other natural or legal person who is not a client of its payment services.

The USER is also informed that PECUNPAY has appointed the following institutions as depository banks for client funds: Banco Sabadell S.A., Unicaja Banco S.A., Banco Inversis S.A., and ABANCA Corporación Bancaria S.A., for the management and safekeeping of these funds in connection with its activity as an electronic money issuer.

21. LIABILITY AND DISCLAIMER

The USER is informed that PECUNPAY acts as an electronic money issuer pursuant to Law 21/2011, issuing the Card on behalf of its Clients, who are responsible for delivering the Card to the USER under the terms of their own commercial agreement.

As such, PECUNPAY is responsible for the technical functioning of the payment instrument.

However, PECUNPAY is not responsible for the terms and conditions of the loyalty or promotional program in which the Card is included (such as points, rewards, access, or discounts), especially when these depend on a third party or the PECUNPAY Client.

PECUNPAY, without prejudice to any preventive measures it may adopt, disclaims liability in cases where any of the affiliated merchants refuse to accept the Card.

PECUNPAY is also not responsible for any disputes or liabilities arising from transactions carried out between the USER and a merchant.

PECUNPAY explicitly excludes from its scope the Visa Global Zero Liability Policy, adhering instead to the applicable European regulations.

PECUNPAY shall not be held liable if the Card is not accepted by merchants that are not part of the authorized network or outside the designated scope of use.

22. NOTIFICATIONS

All communications, notifications, and documentation required under this Agreement shall be addressed to the USER at the physical address and/or email address they have provided, where applicable.

Any communications from the USER to PECUNPAY must be sent by email to: atencionalcliente@pecuniacards.es or by post to the following address: Avda. de Bruselas N°35, 28108, Alcobendas (Madrid).

The USER is responsible for notifying PECUNPAY of any changes to their address, email, phone number(s), or any other personal data previously provided. The USER shall be liable for any losses resulting from the use of invalid, incorrect, or outdated information.

23. CUSTOMER SERVICE AND COMPLAINTS HANDLING

Customer Service

If the USER needs to make an operational inquiry, report an incident, or request technical assistance related to PECUNPAY's products and/or services, they may do so by contacting: atencionalcliente@pecuniacards.es

Complaints Handling

If the USER believes that PECUNPAY has breached any legal or contractual obligation, or if Customer Service has not resolved the reported issue satisfactorily, they may file a complaint with PECUNPAY's Customer Service Department.

To this end, PECUNPAY provides a complaint form available on its website, which can also be requested by email at servicioatencioncliente@pecuniacards.es. The completed form must be submitted by email to the same address or by post to: Avenida de Bruselas N°35, 28108 – Alcobendas, Madrid.

The USER has up to two years from the date on which they became aware of the events giving rise to the complaint to file it. Complaints submitted after this period will not be processed.

PECUNPAY has a maximum of 15 business days from the date of receipt to issue a response. In exceptional cases, if PECUNPAY is unable to respond within this period due to reasons beyond its control, it will issue a provisional reply explaining the delay and indicating when the USER can expect a final response. In any case, the final response shall be issued within one month.

PECUNPAY is not affiliated with any Consumer Arbitration Board.

Finally, the USER is informed that, if they are not satisfied with the resolution or if PECUNPAY has not responded within the period, they may file a complaint with the Bank of Spain's Complaints Service: Banco de España (Departamento de Conducta de Entidades), C/ Alcalá, 48, 28014, Madrid. <https://cliente bancario.bde.es/pcb/en/>

However, if the USER is classified as a consumer, they may not file a complaint with the Bank of Spain's Complaints Service if more than one year has passed since submitting their complaint to PECUNPAY's Customer Service Department.

This clause has been drafted in accordance with PECUNPAY's Customer Ombudsman Regulations, which are available on the corporate website.

24. PERSONAL DATA PROTECTION

In compliance with Regulation (EU) 2016/679 (General Data Protection Regulation – GDPR), Organic Law 3/2018 on the Protection of Personal Data and Guarantee of Digital Rights (LOPDGDD), and other applicable legislation, the USER is informed that PECUNIA CARDS EDE S.L.U., with tax ID B86972346 and address at Avenida de Bruselas N°35, 28108 - Alcobendas, Madrid, is the data controller for their personal data.

PECUNPAY has appointed a Data Protection Officer (DPO), who can be contacted for any questions or requests related to personal data processing at datosdpo@minsait.com.

If the Card is a named card, the USER's personal data (such as identifying information, card-related data, and communication records with PECUNPAY) will be processed by PECUNPAY for the following purposes: management of the contractual relationship, notification of any incidents, communication of changes to the Conditions or matters affecting Card use, and to send commercial communications related to similar PECUNPAY products or services, based on legitimate interest and contractual execution.

The USER's data will be kept for the duration of the contractual relationship and thereafter for the time required to comply with legal obligations and the statute of limitations for possible liabilities. In particular, data will be kept blocked for ten years in accordance with anti-money laundering and anti-terrorism financing laws, after which it will be securely deleted.

If the Card is unnamed, PECUNPAY does not foresee direct processing of personal data, except where communication is needed to manage incidents, in which case data may be processed under legal obligation.

Data Sharing

In the case of a named Card, the USER's personal data may be shared with third parties such as entities linked to the financial sector and card processing companies, for the purpose of managing the operation of our terminals, as well as for ensuring secure customer authentication processes. Likewise, the data may be accessed by third-party service providers of PECUNPAY, with whom PECUNPAY has signed the appropriate data processing agreements, thereby ensuring a lawful and secure handling of the information. These providers may include consulting firms, personal data verification entities,

external technology service providers, and similar entities, where necessary for the management of the contractual relationship.

Additionally, the USER's data may be disclosed to public authorities, official agencies, judicial bodies, or law enforcement authorities to comply with legal obligations and to ensure the enforcement of any contractual duties, always within the scope of the powers legally granted to such authorities. Such disclosures may also occur within the framework of anti-money laundering and counter-terrorism financing regulations. These communications may be made to authorities and official bodies located both inside and outside the European Union ("EU") and the European Economic Area ("EEA"), in compliance with the aforementioned purposes.

If the USER wishes to benefit from offers and promotions made available through the use of our services, their data may be transferred to the entity with which PECUNPAY has signed an agreement to provide such offer and/or specific service. This transfer shall be made solely for the purpose of managing access to, enjoyment of, and/or provision of the relevant offer, promotion, and/or service. Such transfer shall only occur if the USER has requested or accepted to participate in the offer or benefit from the corresponding service, in which case the USER's consent constitutes the legal basis legitimizing the communication of the data. In any case, the USER will be informed in advance of the identity of the receiving entity and the essential details of the corresponding data processing.

If the Card is not named, no data transfers or communications of personal data are foreseen.

Exercise of Rights and Claims before the Data Protection Authority (Spanish Data Protection Agency – "AEPD")

The USER may exercise their rights of access, rectification, objection, erasure, restriction, data portability, and objection to automated decision-making by contacting PECUNPAY's Data Protection Officer in writing, either by post to Avda. de Bruselas N°35, 28108, Alcobendas (Madrid), or by email to datosdpo@minsait.com. In any case, the USER must verify their identity by including a copy of their national ID or equivalent identification document.

If the USER believes that their rights have not been properly respected, or that PECUNPAY has failed to comply with its obligations regarding the protection of personal data, they have the right to file a complaint with the **Spanish Data Protection Agency (AEPD)** via <https://www.agpd.es>

For more information on the processing of personal data, the USER may consult PECUNPAY's Privacy and Data Protection Policy, available on the corporate website.

25. ANTIMONEY LAUNDERING AND COUNTER-TERRORISM FINANCING

As an Electronic Money Institution, PECUNPAY is subject to and complies with the current legislation on the prevention of money laundering and the financing of terrorism, particularly Law 10/2010 of April 28 on the prevention of money laundering and terrorist financing, along with its implementing regulations and any other applicable legal provisions.

PECUNPAY shall apply all necessary measures to prevent money laundering and terrorist financing in accordance with the applicable regulations. In doing so, it may request additional information, limit, block, or cancel the Card, and disclose information to the competent authorities when legally required.

26. USE OF THE CARD ABROAD

If there are specific conditions regarding the use of the Card abroad, such details shall be outlined in the Specific Conditions applicable to the relevant program or product.

27. RECORDING OF COMMUNICATIONS

The USER authorizes PECUNPAY to record, by magnetic, computer-based, electronic, or other means, all data, inquiries, contractual details, and transactions carried out through any of the non-face-to-face services. The USER may request a copy of such records from PECUNPAY.

28. SPECIFIC CONDITIONS

Each Card may be issued under specific conditions depending on the program, the PECUNPAY Client, or the acceptance network. These Specific Conditions shall supplement or adapt the provisions of this document and will be made available to the USER at the time of delivery or prior to the activation of the Card.

29. LEY APLICABLE Y SOMETIMIENTO A FUERO

These Conditions shall be interpreted and enforced according to their terms and, in matters not expressly covered herein, shall be governed by the applicable Spanish legislation, which shall define the obligations and responsibilities of the parties.

The parties submit to the jurisdiction of the Courts and Tribunals of Madrid Capital for any disputes regarding the interpretation, performance, or execution of this Agreement, expressly waiving any other jurisdiction that may apply, except in cases where the USER is considered a consumer. In such cases, the applicable rules on jurisdiction set forth in current legislation shall prevail.

In particular, Article 29 of the Spanish Law on Information Society Services (LSSI) establishes that: “Contracts concluded electronically involving a consumer shall be presumed to have been entered into at the place of the consumer’s habitual residence. Electronic contracts between professionals or businesses shall, in the absence of an agreement to the contrary, be presumed to have been concluded at the place where the service provider is established.”

Additionally, Article 54 of the Spanish Civil Procedure Law (LEC) provides that:

“Express submission shall not be valid in contracts of adhesion, or those containing general conditions imposed by one of the parties, or those entered into with consumers or users.”

This is consistent with Royal Legislative Decree 1/2007 of November 16, which approves the consolidated text of the General Law for the Protection of Consumers and Users and other complementary laws (“TRLGDCU”).

SPECIFIC CONDITIONS – “CLUB LIFEstylers” LOYALTY CARD – NEINVER S.A.U.

These specific conditions (hereinafter, the “Specific Conditions”) govern the terms of issuance and use of the virtual prepaid cards (hereinafter, the “Card”) issued by PECUNIA CARDS EDE S.L.U. (hereinafter, “PECUNPAY”) within the framework of the loyalty program named “CLUB LIFEstylers” for users of The Style Outlets and Factory Centers, promoted by NEINVER S.A.U. (hereinafter, “NEINVER”), under the contractual relationship between the parties and in accordance with PECUNPAY’s current General Conditions.

1. NATURE OF THE CARDS

The Card is a virtual prepaid card, non-nominative and non-reloadable by the USER, with limited validity and usage as specified in this document.

The Card is not linked to a payment account and does not allow cash withdrawals or transfers to third parties.

2. ISSUANCE

The Card is integrated with Wallets (Google Pay / Apple Wallet), following the rules and requirements defined by NEINVER. The Card is stored digitally on the USER’s mobile device through Google Pay or Apple Wallet, after being downloaded from the program’s app (The Style Outlets app).

Each USER may request a maximum of three (3) Cards per year.

3. VALIDITY AND DURATION

The Card shall be valid for four (4) years from the date of issuance.

The available balance will be visible in the app/wallet and will remain accessible for twelve (12) months from the date it is generated. After this period, the Card will remain valid until its expiration date, although the balance will no longer be visible in the app.

After the four-year period from the date of issuance, the Card will be automatically cancelled, and any unused balance will be considered expired and non-reclaimable by the USER from PECUNPAY.

4. AMOUNTS, LIMITS AND FUND LOADING

The maximum annual amount available on the Card is €250.

Funds are loaded exclusively by NEINVER, not by the USER or PECUNPAY.

Loading is carried out by NEINVER through the points conversion system established under the program.

The Card cannot be reloaded or linked to any additional funds outside of the loyalty program's point conversion system.

5. BALANCE CONSULTATION AND MANAGEMENT

The Card is digitally stored on the USER's mobile device via Google Pay or Apple Wallet, after downloading it from the app.

The balance and transaction history of the Card may be checked via The Style Outlets app and/or the Wallet application.

6. USAGE RESTRICTIONS

The Card may only be used to pay for goods or services in the stores affiliated with the selected The Style Outlets center (those participating in the LIFEstylers loyalty program), as chosen by the USER as their "LIFEstyler Center".

It may not be used outside this network, nor for online purchases or at non-affiliated merchants.

This instrument is covered by the limited network exclusion under Article 3.k) of Directive (EU) 2015/2366 (PSD2) and its transposition into Spanish law, specifically Article 4.k) 1º of Royal Decree-Law 19/2018, of 23 November, on payment services and other urgent financial measures.

The Card is non-transferable and does not allow balance transfers or assignment between users.

7. RESPONSIBILITIES

PECUNPAY is responsible solely for the correct issuance, technical operation, and maintenance of the Card as an electronic money instrument.

NEINVER is responsible for managing the program, handling point conversion and fund loading, communication with USERS, and defining participating stores and promotional conditions.

The USER is responsible for safeguarding and properly using the Card. In case of loss, misuse, or removal from the Wallet, recovery or replacement is not guaranteed.

8. RIGHT OF WITHDRAWAL

In accordance with Royal Legislative Decree 1/2007, of 16 November, approving the consolidated text of the General Law for the Protection of Consumers and Users and other complementary laws ("TRLGDCU"), the right of withdrawal does not apply to this instrument with respect to PECUNPAY, as no consumer contract exists between the USER and PECUNPAY. The Card is a promotional product not purchased directly by the USER from PECUNPAY and is limited to use within a restricted merchant network.

9. REFUNDS AND EXPIRATION OF FUNDS

The USER is informed that PECUNPAY neither owns nor controls the funds associated with the Card.

Without prejudice to the provisions of the General Conditions, no refunds will be issued to the USER. The Card does not support full or partial refunds. If a product purchased with the Card is returned, the amount will be refunded, where applicable, to the same Card, in accordance with the conditions set by NEINVER and the participating store. PECUNPAY is not responsible for managing points or handling USER claims related to promotions, discounts, or program terms.

10. CANCELLATION AND TERMINATION

The USER may cancel their Card:

- By sending an email to baja@neinver.com and attaching their ID card or equivalent official document.
- Through their private area at: <https://es-myaccount.thestyleoutlets.com/security>

11. COMMUNICATION AND SUPPORT

For inquiries or issues related to balance, points, promotions, app use, card validity, cancellation or termination, loss, or theft, the USER must contact the LIFEstylers program's customer service channel: lifestylers@neinver.com

Questions and issues directly and exclusively related to the Card as a payment instrument may be addressed to PECUNPAY's Customer Service at: atencionalcliente@pecuniacards.es

12. DATA PROTECTION

The USER is informed that this Card does not require the direct processing of personal data by PECUNPAY, as it is a non-nominative payment instrument. For more information, refer to the data protection clause in the General Terms and Conditions and PECUNPAY's Privacy Policy available at: pecunpay.es/politica_privacidad.html

Personal data associated with the loyalty program are processed by NEINVER S.A.U. as follows: "The personal data of participants will be processed in accordance with Neinver's Privacy Policy, available by entering the specific URL of the center's website followed by /politica-de-privacidad. The outlets will not manage participants' personal data and will not assume any responsibility for such information."

13. TAXATION

PECUNPAY does not intervene in the tax implications of the incentive received by the USER.

Any tax consequences arising from the use of the Card shall be the responsibility of NEINVER or the USER, in accordance with applicable legislation.

14. MODIFICATIONS

PECUNPAY may modify these Specific Conditions for legal, technical, or operational reasons, with prior notice to the USER. Under no circumstances shall such modifications affect the USER's legally recognized rights.