

PAYMENT MEANS ON THE ACCOUNT (E-WALLET) OF THE CLIENT IN BENKER

General Agreement — the main agreement governing the provision of payment services.

Payment Means — any means that can be linked to an account (electronic wallet) in Benker and used to make and, in some cases, receive payment transfers.

Point of Sale — a physical location where services are provided or goods are sold, where the client can pay using the Payment Means.

1. This document applies to the client registered in the Benker system and wishing to carry out payment transactions using the Payment Means linked to their account.
2. While using this service, the client agrees to comply not only with the terms of the General Agreement but also with the additional terms outlined in this Appendix. Terms in this Appendix have the meanings defined in the General Agreement.
3. A client with an account in Benker is provided the opportunity to link the specified Payment Means to their account and use them to perform payment transactions.
4. To begin using a specific Payment Means, the client must link it to their account in the Benker system following the provided instructions.
5. The terms of use for each Payment Means, including payment rules, fund withdrawal timelines, limits, and instructions for linking, are provided in the system.
6. Upon completing a transaction, during which payment is made using the Payment Means, Benker temporarily blocks the necessary amount on the client's account. The funds will be debited upon the request of the seller or service provider.
7. After linking the Payment Means to the Benker account, it becomes valid, and the client must ensure its security as if it were a bank card, money, or other valuable documents. The client is obligated not to transfer the Payment Means or its passwords to others and not to create conditions for others to use them. If this requirement is violated, the client is fully responsible for all transactions related to the Payment Means and the account.
8. The client is fully responsible for the ownership of the Payment Means.
9. If the Payment Means is lost or the client suspects that the passwords have been compromised, they must immediately log into their account and remove the Payment Means. If this is not possible, the client must contact Benker's support to block the Payment Means.
10. If the client fails to report the loss of the Payment Means or password leak, or does not notify the relevant law enforcement authorities, it is considered that the client lost the Payment Means due to negligence, and any illegal transactions will be considered the result of their carelessness.

11. If the client is an individual using the Payment Means for non-commercial purposes, they are responsible for losses resulting from unauthorized transactions up to 150 euros, if these losses occurred due to the following:

11.1. Use of a lost or stolen Payment Means;

11.2. Illegal acquisition of the Payment Means if the client did not protect their personal data;

11.3. Use of the Payment Means for transactions involving foreign currency or outside the Member State.

12. The client is responsible for any losses resulting from unauthorized transactions if they were committed due to negligence, willful violation of the terms of use of the Payment Means, or if the Payment Means were used in violation of the established rules.

13. If the client has transferred the Payment Means to third parties or has allowed its loss due to their own negligence, they are responsible for all transactions made using this Payment Means.