SUBSTITUTE DECLARATION OF CERTIFICATION
Issued pursuant to Articles 46 and 47 of Presidential Decree No. 445 of 28 December 2000

The undersigned **Barbara Mazzolenis**, sole proprietor of the individual company **Mazzolenis Barbara**, with registered office at Via P. Alleva 5/A – 28010 Fontaneto d'Agogna (NO), VAT No. 02609440033, in her capacity as representative 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, duly authorised by power of attorney dated 01/07/2024 signed by Mr. Eduardo Maria Ceballos Fernandez,

being aware
that making false statements is punishable under the Penal Code and relevant special laws, in accordance with Article 76 of Legislative Decree No. 445 of 28 December 2000,

hereby declares
pursuant to Article 47 of Legislative Decree No. 445/2000, under her own responsibility, the following: **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 promote the integration of the present prize operation in accordance with the procedures set out in the following articles.

INTEGRATION OF THE COMPLETE REGULATIONS OF THE PRIZE OPERATION ENTITLED "CLUB LIFESTYLERS"

Art. 1 PROMOTING ENTITY

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 referred to as the "Promoter"),

<u>in association with:</u>

- **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 bureaucratic fulfilments:

Mazzolenis Barbara, sole proprietorship, with registered office in Via Alleva 5/A – 28010 Fontaneto d'Agogna (NO), VAT No. 02609440033.

Art. 3 NAME OF THE PRIZE OPERATION

"CLUB LIFESTYLERS" (hereinafter the "Prize Operation").

Art. 4 ACCEPTANCE OF THE REGULATIONS

The Prize Operation is governed by the terms of these regulations (hereinafter the "Regulations"). Participation implies full and unconditional acceptance by the participants (as defined below) of all the conditions contained in these Regulations.

Art. 5 TERRITORIAL SCOPE

The Prize Operation 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")

Adult customers who are subscribed to the newsletter of **Vicolungo The Style Outlets** or **Castel Guelfo The Style Outlets**, or who register on the websites https://vicolungo.thestyleoutlets.it/it/lifestylers-club or https://castel-guelfo.thestyleoutlets.it/it/lifestylers-club.

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

Art. 7 METHODS OF COMMUNICATION OF THE PRIZE OPERATION

A) It is certified that the advertising message will comply with the provisions of these Regulations.
The Prize Operation will be promoted through:

- **Internal media** of Vicolungo The Style Outlets and Castel Guelfo The Style Outlets: internal radio, posters, internal totems;
- **External media**: external radio stations, online and print newspapers;
- **Online channels**: via the official websites https://vicolungo.thestyleoutlets.it and https://castel-guelfo.thestyleoutlets.it, the Facebook, Instagram and TikTok profiles of Vicolungo The Style Outlets and Castel Guelfo The Style Outlets, and through a dedicated web communication campaign.

The Regulations 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 or modifications to the Regulations or to the prizes, which will be communicated in the manner and within the timeframe established by current legislation.

Art. 8 OVERALL DURATION OF THE PRIZE OPERATION
(hereinafter referred to as the "Promotional Period")

Duration of the Prize Operation: **from 23/07/2024 to 31/01/2025, extended to 31/01/2026.**
Final date for claiming prizes: **until 28/02/2025, extended to 28/02/2026.**

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

From **23/07/2024 to 31/01/2025**, **extended to 31/01/2026**, Customers wishing to take part in this Prize Operation, which consists of two distinct phases, must proceed as follows:

REGISTRATION

Participants must register on the websites
https://vicolungo.thestyleoutlets.it/it/lifestylers-club
https://castel-guelfo.thestyleoutlets.it/it/lifestylers-club
by entering the required personal data and selecting their preferred Centre within their private area.
Following registration, an **individual account** will be created, equipped with a **personal QR code**, which will be available via e-mail, in the Participant's private area, and in the **"The Style Outlets" App.**
The App can be downloaded free of charge from the following stores:

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

POINT ACCUMULATION

All Participants registered on the above websites will progressively accumulate points throughout the Prize Operation period (see Art. 8), which will allow them to obtain gifts and discounts.

Points will be awarded according to the following criteria:
a) Downloading the "The Style Outlets" App
b) Completing personal profile information
c) Wi-Fi login
d) Sharing social media content
e) Responding to surveys
f) Making purchases at participating Centres

a. DOWNLOADING THE "THE STYLE OUTLETS" APP

By downloading and registering on the "The Style Outlets" App, Participants will be awarded **50 POINTS**.
Points will be credited only once, upon the Participant's first registration on the App.

b. COMPLETING PERSONAL PROFILE INFORMATION:

By completing the personal profile information, Participants will be awarded **5 POINTS**, credited only once.

c. LOGIN WI-Wi:

By connecting to the Centre's Wi-Fi, Participants will be awarded **5 POINTS**, credited only once.

d. SHARING SOCIAL MEDIA CONTENT:

By sharing content on their social media profile, Participants will be awarded **10 POINTS**.
Points will be credited a maximum of once per week.
From **01/02/2025 to 31/01/2026**, points will be credited a maximum of once per month.

e. RESPONDING TO SURVEYS:

By responding to all questions in the surveys sent via newsletter, Participants will be awarded **10 POINTS per survey**.

f. MAKING PURCHASES AT PARTICIPATING CENTRES:

After making a purchase at one of the participating Centres:
To obtain the points, Participants must:

OPTION 1: scan their QR code or enter login credentials at the checkout via the tablet available in stores participating in the loyalty program. After payment and issue of the receipt, points will be automatically registered in their account.

OPTION 2: register the receipt within **30 days of purchase** through the "The Style Outlets" App, by entering the date, amount, store name, and receipt number,
or upload a photo of the receipt within 30 days of purchase in the designated section of the App.
Points will then be registered in their account.

*If the Participant encounters problems uploading receipts, they may go to the **Info Point** of the Centre with the receipt, where a staff member (after verifying the data) will upload it directly through the CRM system.*

Participants will accumulate points as follows:

1. €1.00 – €1.49 spent = 1 point
2. €1.50 – €2.49 spent = 2 points
3. €2.50 – €3.49 spent = 3 points
4. €3.50 – €4.49 spent = 4 points
5. €4.50 – €5.49 spent = 5 points

and so on.

Points will be accumulated in the Participant's personal profile (accessible at any time within their private area).

Points are personal and **cannot be transferred or assigned** to other individuals.

RECEIPT REQUIREMENTS:

Each purchase receipt may be uploaded only once.

Receipts for the purchase of products that, by law, cannot be subject to promotions will not be considered valid (e.g. scratch cards and lottery tickets, infant formula 0–6 months, tobacco, medicines, etc.).

Also excluded are receipts for purchases of SIM cards, phone top-ups, gift cards, prepaid cards, gift boxes, subscriptions, and PAY TV top-ups.

From **01/02/2025**, the **original receipts** uploaded to certify purchases must be **kept until the end of the Prize Operation (31/01/2026)**, as they may be requested for verification.

If the original receipt is not available, the related points will not be credited.

The Promoter reserves the right to propose more favorable conditions to Participants — for example, special initiatives offering additional points in exchange for specific actions or during special promotional periods.

Such conditions will be communicated to Participants through the same channels used for the main Prize Operation (via regulatory integration and informational materials within the Centre).

<u>LEVELS AND PRIZE REQUESTS</u>

<u>PHASE 1</u>

Based on the total number of points accumulated, Participants will belong to the following levels:

FAN LEVEL: from 0 to 999 points

Participants qualifying as **FAN** will be entitled to collect, at the **Info Point** of the Centre selected during registration, a **LIFE styler gadget** (approximate value: €0.60) and receive a **10% discount** on their first purchase in participating stores.

Furthermore, upon reaching **75% of the points required to advance to the next level**, Participants will also be entitled to an additional reward: a **voucher for one coffee** redeemable at one of the Centre’s dining outlets (value €1.30), available at the Info Point of the Centre selected at registration.

From **01/02/2025 to 31/01/2026**, Participants qualifying as **FAN** will be entitled to collect, at the Info Point of their selected Centre, a **LIFE styler gadget** (approximate value: €0.60).

FRIEND LEVEL: from 1,000 to 2,999 points

Participants qualifying as **FRIEND** will be entitled to collect, at the Info Point of the Centre selected at registration, a **voucher valid for one “Cleaner Gel L’Erbolario”** (value €9.50) or, if unavailable, another prize of equal value, and receive a **20% discount** on their first purchase in participating stores.

Additionally, upon reaching **75% of the points required to advance to the next level**, Participants will also receive an additional reward: a **Caleffi Home Fragrance** (value €15.90), redeemable via voucher at the Info Point of the selected Centre.
From **01/02/2025 to 31/01/2026**, Participants qualifying as **FRIEND** will be entitled to collect, at the Info Point of their selected Centre, a **voucher valid for one "Cleaner Gel L'Erbolario"** (value €9.50) or, if unavailable, another prize of equal value.

AMBASSADOR LEVEL: from 3,000 points and above
Participants qualifying as **AMBASSADOR** will be entitled to collect, at the Info Point of the Centre selected at registration, a **voucher valid for one pair of Trussardi sunglasses** (value €179.00) or, if unavailable, another prize of equal value, and receive a **30% discount** on their first purchase in participating stores.
From **01/02/2025 to 31/01/2026**, Participants qualifying as **AMBASSADOR** will be entitled to collect, at the Info Point of their selected Centre, a **voucher valid for one pair of Trussardi sunglasses** (value €179.00) or, if unavailable, another prize of equal value.

Consequently, a Participant, upon registration, will begin as a **"FAN"**, will become a **"FRIEND"** upon reaching **1,000 points**, and will become an **"AMBASSADOR"** upon reaching **3,000 points**.
To claim the prize corresponding to their level during the promotional period, the Participant must go to the **Info Point** of the Centre selected during registration and provide their name and surname. The Participant **cannot claim prizes at a Centre other than the one associated with their account**.

PHASE 2:
Independently from Phase 1, a Participant who reaches **500 points** may convert them — **exclusively via the App** — into a **€5.00 shopping voucher** (up to a maximum of €200). Each €5.00 shopping voucher requested will be loaded onto a **virtual Centre card** (hereinafter the "Card").
From **20/10/2025 to 31/01/2026**, regardless of Phase 1, Participants who reach **150 points** may convert them — exclusively via the App — into a **€5.00 shopping voucher** (up to a maximum of €250).
Each €5.00 shopping voucher requested will be loaded onto the Participant's virtual Centre Card.
From **01/02/2025 to 31/01/2026**, independently from Phase 1, Participants who reach **500 points** (or **150 points between 20/10/2025 and 31/01/2026**) and have earned **at least 50 points from purchases** may convert them — exclusively via the App — into a **€5.00 shopping voucher** (up to a maximum of €250).
Each €5.00 voucher requested will be loaded onto the Participant's virtual Centre Card.

All Participants who, between the start of the Operation and **19/10/2025**, have redeemed a €5.00 voucher using 500 points, will automatically receive **350 points** credited to their App (350 points for each €5.00 voucher previously redeemed using 500 points), corresponding to the difference between the points previously required and the new threshold.

To convert points into a €5.00 voucher, which will be loaded onto the Card, the Participant must, during the promotional period, access their personal profile and press the **"REDEEM"** button. The €5.00 voucher amount will be credited to the Participant's personal Card, and the corresponding points will be deducted simultaneously.

Participants will always be able to view the total number of accumulated points (including those used for voucher requests) in order to participate in and request prizes corresponding to **Phase 1**.

Throughout the promotional period, each Participant may request as many shopping vouchers as allowed by the points accumulated.

From **01/02/2025 to 31/01/2026**, each Participant may request vouchers both according to the total accumulated points and the **50 points earned from purchases**.

The Participant cannot claim prizes at a Centre other than the one associated with their account.

CARD CHARACTERISTICS:

All €5.00 shopping vouchers requested by the Participant will be credited to their **virtual Card**. The amount on the Card will be **immediately available for use**, by presenting the virtual Card at the time of payment, including for items on sale or promotion, in all participating stores of the associated Centre.

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

The Card will **expire four (4) years** after the date of issue.

The Card is a **bearer payment instrument** that can be used for purchases in participating stores (the list of which is available on the Centre's website) at the Centre selected during registration.

It operates on a **decreasing balance** basis and may be used for multiple purchases until its face value is fully spent.

If the remaining balance is insufficient to complete a purchase, payment may be completed in cash or with any other method accepted by the store.

The remaining balance **cannot be converted into cash**.

The Card **cannot be exchanged for cash**, does not give the right to receive change, and any amount exceeding its value during use will be borne by the Participant.

The Promoter shall **not be held responsible** for any incident, damage, or misuse related to the use of the Card.

Additionally, all registered Participants, on the occasion of their birthday (based on the date provided upon registration), will receive — **regardless of the points accumulated and without deduction of points** — an **audiobook Card** worth **€17.93**.
The Card contains a **QR code**; by scanning it, the Participant will be directed to a dedicated **mini-site** where they can select a book to listen to.
The Participant will be able to listen to **all three audiobooks available**.

ADDITIONAL PROVISIONS:

All prizes must be **requested by 28/02/2025**, **extended to 28/02/2026**, and **collected within 3 months** of the request date.

Should any of the prizes be modified and/or updated in form or substance compared to those initially indicated, or should they no longer be available as described, the Promoter undertakes to provide the eligible Participant with a **prize of equal or greater value**.
The Participant may not, under any circumstances, claim the specific prize mentioned in this Regulation or promotional materials if it is no longer available at the time of collection.

The Promoter reserves the right to **exclude any Participant** found to have violated the terms of this Regulation.

At any time during the Prize Operation, the Promoters and the Delegated Company reserve the right to **carry out all necessary checks** to determine the Participants' eligibility to the Prize Operation.

Each Participant may **withdraw from the programme at any time** by accessing their private area on the websites https://castel-guelfo.thestyleoutlets.it and https://vicolungo.thestyleoutlets.it and clicking on the dedicated link.
At that time, the Participant will be entitled to redeem all accumulated points, provided they have accumulated at least **150 points**.
Once a cancellation notice has been submitted, if the points are not redeemed within **7 calendar days**, they will be **automatically deleted**.

In the event of **fraud or improper use** of the tools related to this Prize Operation, the Promoter reserves the right to **cancel the Participant's registration** at any time, following notification sent to the email address provided during registration.
Such cancellation will immediately terminate all rights to the benefits or advantages associated with the Prize Operation.

The Promoter reserves the right to **remove accounts that have remained inactive** (i.e. no movement in points earned or used) for more than **18 consecutive months**.

The **accumulation of points** will be possible until **31/01/2025**, **extended to 31/01/2026**.
After this date, at the discretion of the Promoter, the Prize Operation may be **extended**, with prior

notice given before the set expiry date.
Should the Prize Operation be extended, the points will remain valid in accordance with the current legal provisions governing prize promotions, **without any loss**, until their expiry, which will occur **18 months after their credit date**, and in any case **no later than the extension expiry date**.

Art. 10 TOTAL PRIZE VALUE

The total estimated value of the prizes, based on available data and the prizes indicated in the operation, is assessed at **€68,205 (excluding VAT)**, subject to adjustment, updated to a total of **€93,205 (excluding VAT)**.

Pursuant to Article 7 of Presidential Decree no. 430 of 26 October 2001, a **security deposit** equal to **20% of the total value of the prizes offered** has been provided.

The deposit, amounting to **€13,641.00** and subsequently increased to **€18,641.00**, has been issued by means of a **surety bond** lodged with the **Ministry of Enterprises and Made in Italy**.

Art. 11 FINAL NOTES

The Promoter shall not be held liable for **any improper use** of the prize by the winner or by persons not suitable due to age, or physical and/or mental condition.
The Promoter shall not be held liable for **any defects or malfunctions** of the prize. In the event of any malfunction, the manufacturer's warranty and its limitations or extensions shall apply.
The Promoter shall not be held responsible for the **management or use of the prize**. Consequently, if the winner identifies hidden defects or malfunctions not due to improper use, they shall contact the manufacturer directly, in accordance with the **Consumer Code**, which provides that the manufacturer must repair or replace the product within a reasonable time, if repair is excessively costly or not possible.
The winner **may not contest** the prize awarded, nor request its cash equivalent, nor exchange or replacement for any reason.
However, if the Promoter is unable to deliver the prize won, it reserves the right to **replace the announced prizes** with others of **equal or greater value**.
If the winner **refuses to accept** the prize, they shall **not be entitled to receive** its cash equivalent, as established by Presidential Decree 430/01.
Participating stores may **terminate their membership** in the programme at any time; such decision may be communicated through any suitable means (individual or collective), without implying any liability on the part of the company.

The Promoter shall **not be held responsible** for any damages of any nature arising from, for example but not limited to, **errors or omissions** in content or **temporary unavailability** of the website or app, despite the adoption of all necessary technological measures to prevent such occurrences.
The Promoter shall **not be held responsible** for any information or content stored in places such as, by way of example but not limited to, **forums, chats, blogs, comments, social media**, or any other medium allowing third parties to publish online content independently.
The company remains at the full disposal of users and public authorities, and will actively cooperate in the **removal or blocking** of any content that may infringe national or international law, third-party rights, or public order and morality.
If a user believes that the website contains content of this nature, they are invited to promptly notify the website administrator.
The website and the app have been tested to ensure proper functionality.
In principle, they are expected to operate **24 hours a day, 7 days a week, throughout the year**.
However, the company does not exclude the possibility of **programming errors** or access interruptions due to **force majeure**, **natural disasters**, **strikes**, or other similar circumstances.
The Promoter assumes **no responsibility** for any problems in the **application of discounts** by participating stores, or for the **availability of related services**.
Therefore, the Promoter is **exempt from any claims** that may be raised by Participants.
With regard to the availability of services, discounts, or any other promotion involving third parties, the Promoter shall **not be liable** to the Participant for damages arising from any **breach or failure** relating to such third-party services or actions.

Art. 12 AMENDMENTS AND/OR INTEGRATIONS TO THE REGULATION

The Promoter, through the Delegated Company, aware that the publication of this Regulation constitutes a **public promise** under Articles 1989, 1990 and 1991 of the Italian Civil Code, reserves the right to **amend and/or supplement** the contents of this Regulation.
If necessary, such amendments shall **not prejudice any rights already acquired** by consumers, who will be informed of the changes or additions through the same means by which this Regulation was originally communicated, or through equivalent means.

Art. 13 GUARANTEES AND COMPLIANCE

This initiative is carried out in compliance with **Presidential Decree no. 430 of 26 October 2001**, and in accordance with the instructions set out in **Circular no. 1/AMTC of 28 March** issued by the **Ministry of Productive Activities**.

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

Pursuant to Article 13 of Regulation (EU) 2016/679, the **Data Controllers** are:

- **Neptune Vicolungo I S.r.l.**, registered office: Viale Monte Santo 1/3, Milan – Tax Code and Company Registration no. 05529860966
- **Castel Guelfo I S.r.l.**, registered office: Viale Monte Santo 1/3, Milan – Tax Code and Company Registration no. 03317650962

Personal data will be processed **solely for the purpose of prize delivery**.

Personal data may be processed by **employees or collaborators** of Neptune Vicolungo I S.r.l. / Castel Guelfo I S.r.l. acting as authorised processors, and possibly by **external companies** – carefully selected and appointed as Data Processors pursuant to Article 28 of Regulation (EU) 2016/679.

Data will be processed **within the European Union** and stored on servers located within the EU. They may also be processed in **non-EU countries**, provided that an adequate level of protection is guaranteed, as recognised by an **adequacy decision** of the European Commission. Any transfer of personal data to non-EU countries, in the absence of such a decision, will only take place where **appropriate contractual or binding safeguards** are provided, including **Binding Corporate Rules** or **Standard Contractual Clauses**.

At any time, Participants may **access their personal data free of charge**, or request their **update, modification, or deletion**, or exercise any other rights provided under applicable data protection laws by writing to:

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

As described above, Participants may exercise their rights to:

- receive confirmation of the existence of their personal data and access their content;
- update, amend, and/or correct their personal data;
- request deletion, anonymisation, blocking of unlawfully processed data, or restriction of processing;
- object, on legitimate grounds, to the processing of their data;
- object to processing for marketing, direct sales, market research, or commercial communication purposes;
- withdraw consent at any time, without prejudice to the lawfulness of processing based on consent given before withdrawal;
- as of **25 May 2018**, request the **portability** of their personal data (receive a copy and request its transmission to another Data Controller);
- lodge a complaint with the competent **supervisory authority**.

Borgomanero, 22 July 2024
Amendment dated 29 January 2025 – Amendment dated 15 October 2025
The Delegated Company
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 Nº35, 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 Nº35, 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 Nº35, 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://clientebancario.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 Nº35, 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.

<u>Data Sharing</u>

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 Nº35, 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.