

## SWORN STATEMENT IN LIEU OF AFFIDAVIT

Issued pursuant to Articles 46 and 47 of Presidential Decree no. 445 of 28 December 2000

The undersigned **BARBARA MAZZOLENIS**, sole proprietor of **MAZZOLENIS BARBARA**, with registered office at Via P. Alleva 5/A – 28010 Fontaneto d'Agogna (NO), VAT no. 02609440033, acting as **delegate** of **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, by virtue of a delegation granted on 01/07/2024 and signed by Mr. **Eduardo Maria Ceballos Fernandez**,

**aware**

that the issuance of false statements is punishable under the Criminal Code and special laws on the matter, 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 implement an **integration of the present prize promotion**, according to the procedures set out in the following articles.

### INTEGRATION OF THE FULL RULES OF THE PRIZE PROMOTION 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 the “**Promoter**”)

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 bureaucratic and administrative formalities:

**MAZZOLENIS BARBARA**, with registered office at Via Alleva 5/A – 28010 Fontaneto d'Agogna (NO),  
VAT no. 02609440033.

### **Art. 3 NAME OF THE PRIZE PROMOTION**

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

### **Art. 4 ACCEPTANCE OF THE RULES**

The Prize Promotion is governed by the terms of these rules (hereinafter the “**Rules**”). Participation in the Prize Promotion implies full and unconditional acceptance by the participants (as defined below) of all the conditions set forth in these Rules.

### **Art. 5 TERRITORIAL SCOPE**

The Prize Promotion shall 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 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> , <https://castel-guelfo.thestyleoutlets.it/it/lifestylers-club> or on the websites <https://vicolungo.thestyleoutlets.it> , <https://castel-guelfo.thestyleoutlets.it>

The following persons are excluded from participation in the Prize Promotion: employees of the individual stores of 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.**; collaborators and all persons involved in the organization and management of this Prize Promotion.

### **Art. 7 COMMUNICATION OF THE PRIZE PROMOTION**

- A) It is certified that the advertising message will comply with what is stated in these Rules.

The Prize Promotion will be communicated through:

- internal media at Vicolungo The Style Outlets and Castel Guelfo The Style Outlets: internal radio, indoor posters, indoor totems;
- external media at Vicolungo The Style Outlets and Castel Guelfo The Style Outlets: external radio, online and printed newspapers;
- online: on the respective websites <https://vicolungo.thestyleoutlets.it> and <https://castel-guelfo.thestyleoutlets.it>, on 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 Rules may be consulted in the private area and on the websites <https://vicolungo.thestyleoutlets.it> e <https://castel-guelfo.thestyleoutlets.it>.

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

#### **Art. 8 OVERALL DURATION OF THE PRIZE PROMOTION (hereinafter the “Promotional Period”)**

Duration of the Prize Promotion: from **23/07/2024 to 31/01/2025**, extended to **31/01/2026**, further extended to **31 January 2027**.

Final date for prize claims: until **28/02/2025**, extended to **28/02/2026**, further 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**, further extended to **31 January 2027**, in order to take part in this Prize Promotion, which consists of two distinct phases, the Customer must:

##### **REGISTRATION**

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

From **01 February 2026 to 31 January 2027**, following registration, an individual account will be created allowing 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 Apple iPhone smartphones with iOS version 9.0 or later;
- **Google Play:** for smartphones with Android operating system version 4.3 or later.

## **POINTS ACCUMULATION**

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

Points will be credited according to the following criteria:

- downloading the “**The Style Outlets**” app;
- completing personal profile information;
- Wi-Fi login;
- sharing social content;
- responding to surveys;
- making a purchase at one of the participating outlets.

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 outlets.

**DOWNLOADING THE “THE STYLE OUTLETS” APP (until 31 January 2027)** By downloading the “**The Style Outlets**” app and completing registration, **50 POINTS** will be awarded. Points will be awarded only once, upon the Customer’s first registration on the app.

**COMPLETING PROFILE INFORMATION (until 31 January 2026)** By completing their personal profile information, **5 POINTS** will be awarded. Points will be awarded only once.

**WI-FI LOGIN (until 31 January 2026)** By connecting to the outlet’s Wi-Fi network, **5 POINTS** will be awarded. Points will be awarded only once.

**SOCIAL CONTENT SHARING (until 31 January 2026)** By sharing content on their own social media profile, **10 POINTS** will be awarded. Points will be awarded a maximum of **once per week**. From **01/02/2025 to 31/01/2026**, points will be awarded a maximum of **once per month**.

**RESPONDING TO SURVEYS (until 31 January 2026)** By answering all questions in surveys sent via newsletter, **10 POINTS per survey** will be awarded.

**MAKING A PURCHASE AT ONE OF THE PARTICIPATING OUTLETS (until 31 January 2027)**

Following a purchase at one of the outlets participating in the Prize Promotion, points may be obtained as follows:

To obtain points, Participants must register the receipt within **30 days** of purchase via the “**The Style Outlets**” app, entering the date, amount, store name and receipt number.

Alternatively, within **30 days** of purchase, Participants may upload a photo of the receipt in the relevant section of the “**The Style Outlets**” app.

The points will be recorded in the Participant’s account.

If the Participant encounters difficulties uploading receipts, they may go to the outlet’s information point with the receipt, where a staff member (after verifying the data) will upload the receipt directly via CRM.

Participants may also have their **QR code scanned at checkout**, using the tablet available in stores participating in the loyalty program, or by entering their login credentials. Once payment has been made and the fiscal receipt issued, points will be credited to the Participant’s account.

### **POINTS ACCRUAL CRITERIA**

Participants will accumulate points according to the following scale:

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

and so on.

Points will be accumulated in the Participant’s personal profile, accessible at any time in their private area.

Points are personal to each Participant and may not be transferred or assigned to third parties in any way.

### **RECEIPT REQUIREMENTS**

Each purchase receipt may be uploaded **only once**.

Receipts relating to the purchase of products that, by law, may not be subject to promotions will not be considered valid, including by way of example: scratch cards and lottery tickets, infant food (0–6 months), tobacco products, pharmaceuticals, etc.

Receipts relating to purchases of the following products will also not be considered valid: SIM cards and mobile top-ups, gift cards, prepaid cards, gift boxes, subscriptions and PAY TV top-ups.

From **01/02/2025**, the original receipts uploaded as proof of purchase must be retained at least until the end of the Prize Promotion (**31/01/2026**, extended to **31 January 2027**), as originals may be requested for verification purposes. In the absence of the original receipt, points will not be awarded.

### **FAVOURABLE CONDITIONS**

The Promoter reserves the right to offer more favourable conditions to Participants, such as special initiatives granting additional points for specific actions or during particular promotional periods.

Such conditions will be communicated through the same channels used for the main Prize Promotion, by way of rules integration and informational material within the outlet.

## **LEVELS AND PRIZE CLAIMS**

Depending on the number of points accumulated, Participants will fall into the following levels:

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

With **FAN** status, Participants will be entitled to collect, at the information point of the Outlet selected at the time of registration, a **LIFE styler gadget** (approximate value €0.60) and to receive a **10% discount** on their first purchase at participating stores.

In addition, upon reaching **75% of the points required to move to the next level**, Participants will be entitled to an additional gift:  
a **voucher valid for one coffee** at one of the food & beverage outlets of the Centre (value €1.30), collectible at the information point of the Outlet selected at the time of registration.

From **01/02/2025 to 31/01/2026**, with **FAN** status, Participants will be entitled only to collect a **LIFE styler gadget** (approximate value €0.60).

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

With **FAN** status, Participants will be entitled to collect, at the information point of the Outlet selected at the time of registration, a **LIFE styler gadget** (approximate value €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 **FRIEND** status, Participants will be entitled to collect, at the information point of the Outlet selected at the time of registration, a **voucher valid for one L'Erbolario Cleaner Gel** (value €9.50) or, if no longer available, another prize of equal value, and to receive a **20% discount** on their first purchase at participating stores.

In addition, upon reaching **75% of the points required to move to the next level**, Participants will be entitled to an additional gift:  
a **Caleffi Home Fragrance** (value €15.90), collectible via voucher at the information point of the Outlet selected at the time of registration.

From **01/02/2025 to 31/01/2026**, with **FRIEND** status, Participants will be entitled only to collect a **voucher valid for one L'Erbolario Cleaner Gel** (value €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 **FRIEND** status, Participants will be entitled to collect, at the information point of the Outlet selected at the time of registration, a **"breakfast discount voucher"** with a value of €3.50, redeemable at one of the food & beverage outlets of the Centre, or, if no longer available, another prize of equal value.

### **AMBASSADOR LEVEL (until 31 January 2026): from 3,000 points and above**

With **AMBASSADOR** status, Participants will be entitled to collect, at the information point of the Outlet selected at the time of registration, a **voucher valid for one Trussardi pair of glasses** (value €179.00) or, if no longer available, another prize of equal value, and to receive a **30% discount** on their first purchase at participating stores.

From **01/02/2025 to 31/01/2026**, with **AMBASSADOR** status, Participants will be entitled only to collect a **voucher valid for one Trussardi pair of glasses** (value €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 and above**

With AMBASSADOR status, Participants will be entitled to collect, at the information point of the Outlet selected at the time of registration, a “lunch discount voucher” with a value of €10.00, redeemable at one of the food & beverage outlets of the Centre, or, if no longer available, another prize of equal value.

Accordingly, upon registration, a Participant will initially qualify as **FAN**; upon reaching **1,000 points**, they will become **FRIEND**; upon reaching **3,000 points**, they will become **AMBASSADOR**.

During the new period from **01 February 2026 to 31 January 2027**, upon registration, a Participant will initially qualify as **FAN**; upon reaching **200 points**, they will become **FRIEND**; upon reaching **500 points**, they will become **AMBASSADOR**.

To collect the prize due, within the Promotional Period, the Participant must go to the information point of the Outlet selected at the time of registration and provide their first and last name.

Participants may not collect prizes at an Outlet other than the one with which they are associated.

## **PHASE 2**

Independently of **Phase 1**, upon reaching **500 points**, the Participant may convert their points, **exclusively via the App**, into a **shopping voucher with a value of €5.00** (up to a maximum of **€200**). Each €5.00 voucher requested will be loaded onto a **virtual Centre card** (hereinafter the “**Card**”).

From **20/10/2025 to 31/01/2026**, extended to **31 January 2027**, independently of Phase 1, upon reaching **150 points**, the Participant may convert their points, exclusively via the App, into a **€5.00 shopping voucher** (up to a maximum of **€250**), which will be loaded onto the Card.

From **01/02/2025 to 31/01/2026**, extended to **31 January 2027**, independently of Phase 1, upon reaching **500 points**, or from **20/10/2025 to 31/01/2026**, extended to **31 January 2027**, upon reaching **150 points**, and **after earning at least 50 points through purchases**, the Participant may convert their points, exclusively via the App, into a **€5.00 shopping voucher** (up to a maximum of **€250**), which will be loaded onto the Card.

It is specified that all Participants who requested, from the beginning of the Prize Promotion until **19/10/2025**, a €5.00 shopping voucher using **500 points**, will automatically be credited, on their respective Apps, with **350 points** (350 points for each €5.00 voucher requested), corresponding to the difference between the points previously required and the points now required to obtain the voucher.

To convert points into a €5.00 shopping voucher to be loaded onto the Card, during the Promotional Period, the Participant must access their personal profile and click on the **REDEEM** button. The €5.00 voucher amount will be loaded onto the Participant’s personal Card and the corresponding points will be deducted at the same time.

Participants will always be able to view the total number of points accumulated (including points already used to request shopping vouchers) in order to participate in and request prizes related to **Phase 1**.

Throughout the Promotional Period, each Participant may request as many shopping vouchers as the points they have accumulated allow.

From **01/02/2025 to 31/01/2026**, extended to **31 January 2027**, each Participant may request as many shopping vouchers as the points accumulated and the **50 points earned through purchases** allow.

Participants may not collect prizes at an Outlet other than the one with which they are associated.

#### **CARD FEATURES**

- All €5.00 shopping vouchers requested by the Participant will be loaded onto their **virtual Card**.  
The amount on the Card will be immediately usable, upon presentation of the virtual Card at checkout, including on discounted and promotional products, at all stores of the associated Outlet.
- To use the Card, it is necessary to have a **Wallet** installed on one's smartphone.
- The Card will expire **4 years after issuance**.
- The Card is a **bearer payment instrument**, usable for purchases at participating stores (list available on the Centre's website), is reloadable on a decreasing balance basis and may be used for multiple purchases until the balance is exhausted. If the remaining balance is insufficient, the difference may be paid in cash or by other accepted payment methods. Any remaining balance is not convertible into cash.
- The Card may not be redeemed for cash, does not give entitlement to change, and any excess amount remains at the Customer's expense.
- The Promoter assumes no responsibility for any incident related to the use of the Card.

#### **BIRTHDAY GIFT**

In addition, on the occasion of their birthday (date provided by the Participant at the time of registration), all registered Participants, regardless of the points accumulated and without any point redemption, will receive an audiobook Card with a value of €17.93.

The Card contains a QR code which, when scanned, redirects the Participant to a mini-site where they may select an audiobook. The Participant may listen to all three books offered.

#### **FINAL PROVISIONS – ART. 9**

All prizes must be requested by 28/02/2025, extended to 28/02/2026, further extended to 28/02/2027, and collected within 3 months of the request.

Should prizes be modified and/or updated in form or substance compared to what was promised, or should they no longer be available as described, the Promoter undertakes to award a prize of equal or greater value. The entitled party may not claim the originally indicated prize if it is no longer available at the time of delivery.

The Promoter reserves the right to exclude any Participant in the event of violations of these Rules.

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

Each Participant may withdraw from the program at any time by accessing their private area on <https://castel-guelfo.thestyleoutlets.it> or <https://vicolungo.thestyleoutlets.it> and clicking the relevant link.

At that time, the Participant will be entitled to redeem all accumulated points, provided they have accumulated at least 150 points. If, after submitting a cancellation notice, points are not redeemed within 7 calendar days, they will be automatically cancelled.

In the event of fraud or improper use of the tools related to this Prize Promotion, the company reserves the right to cancel the Participant's registration at any time, with notice sent to the email address provided at registration.

Cancellation of registration, for any reason, will result in the immediate loss of all benefits associated with this Prize Promotion.

The Promoter reserves the right to remove accounts that have remained inactive (i.e. no accumulation or redemption of points) for more than 18 consecutive months.

Points may be accumulated until 31/01/2025, extended to 31/01/2026, further extended to 31 January 2027. After this date, at the Promoter's discretion, the Prize Promotion may be extended, with prior notice before the relevant deadline. In the event of extension, points will remain valid in accordance with applicable regulations on prize promotions, without any loss, until their expiry, identified as 18 months from the date of crediting, and in any case no later than the end date of the extension.

#### **Art. 10 PRIZE POOL**

The estimated total value of the prize pool, based on the available data and the prizes provided for in the Prize Promotion, amounts to **€68,205 excluding VAT**, subject to adjustment, increased to **€93,205 excluding VAT**, and further increased for the period from **01 February 2026 to 31 January 2027** by **€46,500**, for a total estimated prize pool value of **€139,705**.

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 security deposit was provided by means of a guarantee in the amount of **€13,641**, increased to **€18,641**, and further increased for the period from **01 February 2026 to 31 January 2027** by **€9,300**, for a total security deposit of **€27,941**, lodged with the **Ministry of Enterprises and Made in Italy**.

#### **Art. 11 FINAL NOTES**

No liability shall be attributed to the Promoter for improper use of the prize by the winner or by persons unsuitable due to age or physical and/or mental condition;

No liability shall be attributed to the Promoter for any defects or malfunctions of the prize; in the event of defects or malfunctions, all manufacturer warranties and the related limitations or extensions shall apply;

No liability shall be attributed to the Promoter with regard to the management and enjoyment of the prize. Consequently, should the recipient identify hidden defects or malfunctions not attributable to improper use, they shall contact the manufacturer directly in accordance with the provisions of the Consumer Code;

The winner may not contest the assigned prize nor request its cash equivalent or replacement for any reason. However, should the Promoter be unable to deliver the awarded prize, it reserves the right to replace it with a prize of equal or greater value;

In the event of refusal to accept the prize, the Participant shall not be entitled to receive the monetary equivalent thereof, pursuant to Presidential Decree no. 430/01;

Participating stores may terminate their affiliation at any time, with notice given by any appropriate means, without such decision giving rise to any liability for the Promoter;

The Promoter assumes no liability for damages of any kind arising from errors or omissions in content, or from unavailability of the website or app, despite having adopted appropriate technological measures;

The Promoter assumes no liability for content published independently by third parties on forums, chats, blogs, social media or similar platforms, while remaining available to users and authorities for removal or blocking of unlawful content;

The website and app have been tested to ensure proper functioning, although uninterrupted operation cannot be guaranteed due to force majeure or similar events;

The Promoter assumes no liability for issues related to discounts applied by participating stores or availability of related services, and is released from any claims by Participants in this regard.

#### **Art. 12 AMENDMENT AND/OR INTEGRATION OF THE RULES**

The Promoter, through the Delegated Company, aware that publication of these Rules constitutes a public promise pursuant to Articles 1989, 1990 and 1991 of the Italian Civil Code, reserves the right to amend and/or supplement these Rules. Any such amendments shall not prejudice rights already acquired by consumers and will be communicated using the same or equivalent methods as those used for publication of these Rules.

#### **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 (Article 13 of EU Regulation no. 679/2016)**

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

Personal data shall 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. and/or Castel Guelfo I S.r.l., duly authorised to process such data, and, where applicable, by external companies carefully selected and appointed as data processors pursuant to Article 28 of Regulation (EU) 2016/679.

Personal data shall be processed within the European Union and stored on servers located within the European Union. Data may also be processed in countries outside the European Union, provided that an adequate level of protection is ensured, as recognised by an adequacy decision of the European Commission.

Any transfer of personal data to non-EU countries, in the absence of an adequacy decision by the European Commission, shall take place only where adequate contractual or organisational safeguards are provided by the data controllers and processors involved, including **Binding Corporate Rules** and **standard contractual clauses** for data protection.

At any time, the Customer may access their personal data free of charge or request their updating, rectification or deletion, or exercise any other right provided for under applicable data protection legislation, 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 the following rights:

- to obtain confirmation as to whether or not personal data concerning them exists and to access its content;
- to update, amend and/or rectify personal data;
- to request erasure, anonymisation, blocking of unlawfully processed data or restriction of processing;
- to object, on legitimate grounds, to processing;
- to object to processing for direct marketing, sales promotion, market research or commercial communication purposes;

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

As of **25 May 2018**, pursuant to Regulation (EU) 2016/679, the Customer may also request the **portability of personal data** provided to the data controllers (to receive a copy of the data provided and request its transmission to another data controller) or lodge a complaint with a supervisory authority.

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

**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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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://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 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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](http://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.