GENERAL TERMS AND CONDITIONS FOR IDEAL PROFILE SERVICES

1. General

1.1. You can use iDEAL for making online payments to a company, web shop, charity or other organisation that accepts iDEAL as a payment instrument (hereafter: the "**iDEAL merchant**"), for example after placing an order with a web shop, scanning a QR code on an invoice or receiving a payment request. To this end, you have concluded an agreement with your bank, payment institution or electronic money institution (hereafter: the "**payment service provider**") which facilitates payments via iDEAL.

1.2. iDEAL offers you the opportunity to create an iDEAL user profile (also called an "iDEAL profile"), with which you can use iDEAL profile services in the context of your iDEAL payment, such as iDEAL Pay fast and iDEAL Checkout. The iDEAL profile ervices are explained in more detail in Article 3.

1.3. The iDEAL profile services are offered to you by Currence iDEAL B.V., having its registered office and principal place of business at Omval 300, 1096 HP Amsterdam and registered with the Chamber of Commerce under number 32458168 (hereafter: "**Currence**", "**we**" or "**us**").

1.4. In order to create an iDEAL user profile with Currence, you will need to agree to these General Terms and Conditions. By agreeing to these General Terms and Conditions, you will conclude an iDEAL profile agreement on storing, changing and using your iDEAL user profile and the provision of the iDEAL profile services (see Article 3).

1.5. Unless expressly provided otherwise, these General Terms and Conditions apply to all services offered by Currence to iDEAL users who have created an iDEAL user profile.

2. Using an iDEAL user profile

2.1. You have the option to create an iDEAL user profile with Currence. An iDEAL user profile is a profile which you can create with Currence and in which you can store a set of predetermined personal data needed for the iDEAL profile services you want to use. The data you can store in your iDEAL user profile includes, for example, your first name and surname, email address, telephone number, preferred bank account (for iDEAL Pay fast) and preferred delivery details (for iDEAL Checkout).

2.2. We may decide to change the data categories stored in an iDEAL user profile, for example if we need additional data for the purpose of offering new iDEAL profile services.

2.3. In order to create, view, change or delete an iDEAL user profile, you need to log into your personal banking environment or app of your payment service provider. You can then use the personal banking environment or app to access the (online) iDEAL profile page, where you can create, view, change or delete your iDEAL user profile.

2.4. You can create an iDEAL user profile. In creating an iDEAL user profile, you will be asked to choose a name for your iDEAL user profile. If we recognise your iDEAL user profile, this name will be shown when you are making an iDEAL payment. In this way, you can decide which iDEAL user profile you want to use for the iDEAL payment. This iDEAL user profile may also be visible to others using the same device to pay via iDEAL (see Article 3.7).

2.5. If you are younger than 16 years old, your payment service provider may not offer you the opportunity to create an iDEAL user profile, or require that your legal representative (parent or guardian) grants you permission to conclude an iDEAL profile agreement with us.

2.6. Did you create an iDEAL user profile and accepted these General Terms and Conditions? In that case we will supply the data in your iDEAL user profile (hereafter: the "**iDEAL profile data**") to the iDEAL relevant merchants, insofar as this is necessary for the provision of iDEAL profile services (such as iDEAL Pay fast and iDEAL Checkout). It is up to you to decide whether we share your address data with the iDEAL merchant.

2.7. If you have not used your iDEAL profile for more than one year, we will delete this profile. This will be the case if one year or more has elapsed since we last recognised your iDEAL user

profile (by means of a profile browser cookie or token, see Article 3.4) when you made an iDEAL payment, or if the iDEAL user profile has not been changed for at least one year. Your iDEAL user profile will subsequently remain available in anonymised form for another two months. For more information, please refer to our privacy & cookie statement on our website www.ideal.nl. If we have deleted your iDEAL user profile, you can easily create a new iDEAL user profile on the iDEAL profile page.

3. iDEAL profile services

3.1. You can use your iDEAL user profile for the iDEAL profile services, including iDEAL Pay Fast and iDEAL Checkout which we offer. In order to provide the iDEAL profile services, we need to process your personal data. Below we will explain which personal data this involves.

3.2. iDEAL Pay fast is our service whereby you can store your preferred account (and any other accounts) in your iDEAL user profile in order to fill in the account name when making a payment on the iDEAL payment page with the iDEAL merchant. In that case, you are not or no longer required to select your bank and account number each time you make an iDEAL payment. You can store preferred accounts with different banks in your iDEAL user profile.

3.3. iDEAL Checkout is our service whereby you can store your preferred delivery details (name, address, town, email address and telephone number) in your iDEAL user profile, which will then be shared with the iDEAL merchant when you make your iDEAL payment. You can opt to use this service via the special iDEAL Checkout button in the iDEAL merchant's payment environment. In that case, you are no longer required to supply these details to the iDEAL merchant. You can store multiple delivery addresses in your iDEAL user profile, for example because you sometimes want your purchases to be delivered to a different address.

3.4. The iDEAL profile services are possible because your iDEAL user profile will be recognised with each subsequent iDEAL payment by a browser cookie (hereafter: the "**profile browser cookie**") or a token, which is placed by us or by the iDEAL merchant with which you want to place an order. Browser cookies or tokens are small text files which help us and the iDEAL merchant to recognise your iDEAL user profile:

- A token is an arbitrary combination of signs which is linked to your iDEAL user profile and is stored by us and by the iDEAL merchant. We and the iDEAL merchant use this token in order to recognise you and to pass on your preferred account for iDEAL Checkout to the iDEAL merchant. It is up to you to decide which iDEAL merchants have your permission to use tokens;
- A browser cookie is a small text file which we place on your browser, enabling us to recognise you the next time you are using that browser. Browser cookies are used for both iDEAL Pay fast and iDEAL Checkout.

3.5. Do you use multiple (mobile) devices and do you want your iDEAL user profile to be recognised on all these (mobile) devices? Then you must have profile browser cookies placed on the browsers of all your (mobile) devices. We will place profile browser cookies at the moment when you make an iDEAL payment. Alternatively, you can opt on the iDEAL profile page (after logging into the personal banking environment or app of your payment service provider) to install profile browser cookies on the browser you are using at that time.

3.6. We register the profile browser cookies we have placed in your iDEAL user profile for a period of six months. If you have not made any payments for more than six months from the browser on which a profile browser cookie was installed, we will remove this cookie from your browser. This means that, after these six months, you must again install a profile browser cookie on the browser of your device if you want to use that device for iDEAL Pay fast or iDEAL Checkout. We may decide to extend or shorten this period.

3.7. We recommend that you accept profile browser cookies only on devices which you control yourself, because otherwise – if you are regarded as a user on the basis of the profile browser cookies placed – your iDEAL profile data may end up with third parties. In that case, others can see for example with which payment service provider you hold a payment account. Therefore, you should not accept profile browser cookies on devices used by other people in a public space, such as a library.

3.8. We may adjust, expand or otherwise change the iDEAL profile services at any time. In addition, we may block or disable your iDEAL user profile or the iDEAL profile services, either completely or in part. We can do this, for example, if we believe that you are not adhering to the provisions in these General Terms and Conditions. If we do so, we will inform you of this.

4. Changes in your personal data

4.1. We are not familiar with your personal situation and are unable to check the accuracy and completeness of your iDEAL profile data. You are responsible for ensuring that your iDEAL user profile is complete, accurate and up to date. You must also check that the iDEAL profile data supplied along with an iDEAL payment is accurate and complete, and change this data on the iDEAL profile page where necessary.

Please note: if you change your data with your payment service provider, there will be no corresponding change to your iDEAL user profile. You must therefore make a separate change to your iDEAL user profile!

4.2. If you use iDEAL profile services, we will supply the most recent iDEAL profile data along with your iDEAL payment. Which data we supply depends on the iDEAL profile service you are using. This means that if, for example, you change your preferred delivery address in your iDEAL user profile, we will pass on the changed address to the iDEAL merchant when you use iDEAL Checkout. Therefore, you must always check the address supplied to the iDEAL merchant. If you fail to do so, your order may be sent to the wrong address, for example.

5. Costs

5.1. We do not charge a fee for registering and using (creating, viewing, changing and deleting) an iDEAL user profile and using iDEAL Pay fast and iDEAL Checkout. You normally have to pay for your payment account with your bank.

6. Communication

6.1. If we want to inform you about (changes to) our services, we will do so:

- by email, sent to the email address in your iDEAL user profile; or
- via our website.

7. Liability and indemnification

7.1. We make every effort to make the iDEAL profile services work smoothly. However, we cannot guarantee that you will never experience any interruptions or disruptions in (the use of) the iDEAL profile services. Likewise, we cannot guarantee that third parties will not infect your (mobile) device with a virus or malware when you create, view, change or delete your iDEAL user profile. This means that we will not be liable for any loss or damage you suffer as a result of using your iDEAL user profile, unless there is wilful misconduct or gross negligence on our part. This also applies in case of interruptions, disruptions or infections with a virus or malware in (the use of) the iDEAL profile services.

7.2. We will not be liable towards you for any (direct or indirect) losses or damages you suffer as a result of our performance of the iDEAL profile agreement. Examples include losses or damages resulting from the use of (incorrect data in) your iDEAL user profile or incorrect use of the iDEAL profile services offered by us (or by payment service providers working with iDEAL, or third parties). This will only be different in the event of direct losses or damages resulting from wilful misconduct or gross negligence on our part in the performance of the iDEAL profile agreement. We expressly exclude liability for indirect losses and losses resulting therefrom (consequential losses), such as losses due to delays, lost profits, missed savings, loss of data and reduced goodwill.

7.3. An iDEAL user profile will be stored and retained by us and is personal. You are not permitted to let others use your iDEAL profile. If you do so nevertheless, you will be liable for the consequences of that use.

7.4. We are not liable either for losses or damages which you suffer because we need to take measures pursuant to instructions, guidelines or other communications from a regulator.

7.5. You will indemnify us against third-party claims relating to your use of the iDEAL profile services and the personal data you entered in your iDEAL user profile. This means that you will be responsible for any resulting losses or damages.

8. What are your obligations towards us?

8.1. You are obliged:

a) to handle your iDEAL user profile with due care. This means, for example, that:
   - you handle the security codes of your personal banking environment or app of your payment service provider with due care, so as to prevent third parties from gaining unauthorised access to your iDEAL user profile;
   - you must notify your payment service provider if you suspect that your personal banking environment or app is being abused;
   - you must regularly install security updates on the (mobile) devices you are using, and regularly activate an up-to-date virus scanner.

   You will find more information on this subject in the Uniform Security Rules for Private Clients that are used by most banks. You will handle your iDEAL user profile with due care if you abide by the uniform security rules contained in this document.
b) not to abuse or allow abuse of your iDEAL user profile and the iDEAL profile services, for example by allowing third parties to use your iDEAL user profile.
c) to refrain from conduct that may be harmful to us or to the integrity of iDEAL payment services in general;
d) to answer questions from us or from your payment service provider about the use of your iDEAL user profile or the iDEAL profile services, for example if we or your payment service provider suspect abuse of your iDEAL user profile or the iDEAL profile services.

9. Privacy

9.1. We handle your personal data with due care and in a secure manner, in accordance with the General Data Protection Regulation ("**GDPR**"). We are the controller for the processing of your iDEAL profile data. With respect to the processing of particular iDEAL profile data, we act as joint controller with your payment service provider.

9.2. If you want to know what data we process about you, and for what reasons and purposes? Or what arrangements we have made with the payment service providers on the processing of iDEAL profile data for which we act as joint controller? Please consult our privacy statement on our website www.ideal.nl. Your payment service provider can tell you how they handle your personal data.

10. Duration and end of the iDEAL profile agreement

10.1. The iDEAL profile agreement is concluded for an indefinite period and ends by operation of law at the moment when you delete your iDEAL user profile, or at the moment when we delete your iDEAL user profile because you have not been using it (see Article 2.7).

10.2. You can terminate the iDEAL profile agreement at any time by deleting your iDEAL user profile. Article 2.3 explains how you can do this.

10.3. If you have multiple iDEAL user profiles and delete one of your iDEAL user profiles, the iDEAL profile agreement will continue to apply in respect of your other iDEAL user profile and the iDEAL profile services to be provided by us in that context.

10.4. We have the option to terminate the iDEAL profile agreement in the situations referred to in Article 111.

11. Termination of the iDEAL profile agreement

11.1. We are entitled to terminate the iDEAL profile agreement with you with immediate effect if one of the following situations occurs:

a) in the event of (a suspicion of) actions in breach of the law or of these General Terms and Conditions. For example if (we suspect that) you are not observing due care in handling the security codes of your personal banking environment or app of your payment service provider;
b) in the event of (a suspicion of) fraud or involvement in other criminal activities on your part;
c) in the event of improper use of your iDEAL user profile, for example if (we suspect that) you allow others to use your iDEAL user profile;
d) in the event of a bankruptcy, a moratorium, an administration order or a guardianship order, or if a statutory debt restructuring scheme is declared applicable to you, or if you or another person files a petition to that end;
e) if you are not authorised to use the iDEAL profile services or to conclude an iDEAL profile agreement with us;
f) if you have not used your iDEAL user profile for one year or more;
g) in other situations in which we cannot reasonably be expected to continue the iDEAL profile agreement.

11.2. We can always terminate our services relating to your iDEAL user profile and the iDEAL profile services subject to a notice period of one month. In that case, you can no longer use your iDEAL user profile and the iDEAL profile services.

12. Complaints

12.1. If you have a question or complaint about our iDEAL profile services, we request you to first contact your payment service provider. We have made arrangements with the payment service providers about the handling of customer queries in respect of the iDEAL profile services and will support the payment service providers in handling customer queries where necessary.

12.2. If your payment service provider is unable to process your query or complaint (for example, because your payment service provider does not have sufficient information) or to handle your query or complaint satisfactorily, you can address your request to us via ideal@currence.nl. Alternatively, you can send us a letter at the following address:

Currence iDEAL B.V.
Attn Customer Support
PO Box 83073
1080 AB Amsterdam

12.3. When you have sent us a complaint, we will contact you as soon as possible. We will try to resolve your complaint as quickly and appropriately as possible. If you believe that we did not resolve your complaint adequately, you can submit the dispute to the competent court in Amsterdam (see Article 15).

13. Amendment of these General Terms and Conditions

13.1. We may amend these General Terms and Conditions. If we do so, we will notify you at least a month in advance, except if the amendment must take immediate effect on account of changing laws and regulations, a ruling from a court (or comparable body) or measures imposed by regulators. In that case, we will notify you as soon as possible and the amendment will apply

immediately. If you do not respond before the amendment of the Terms and Conditions takes effect, we will assume that you agree to this amendment.

13.2. If you disagree with the amendment, you can delete your iDEAL user profile. In that case, the iDEAL profile agreement will end by operation of law.

14. What will we do if the Terms and Conditions are invalid?

14.1. If any of the provisions of these General Terms and Conditions should turn out to be invalid, or is declared invalid by a court, all the other provisions will remain in full force.

15. Applicable law and competent court

15.1. Our services, consisting of the iDEAL profile agreement and these General Terms and Conditions, are governed by Dutch law.

15.2. Any disputes relating to our services, the iDEAL profile agreement and these General Terms and Conditions must be submitted to the competent court in Amsterdam.