MoneySafe Wallet Business Terms Addendum

MoneySafe Wallet Bonus Rewards, Contracted Partner Services, Gift Cards and Reward Points

Effective date	1 September 2026
Product and program	MoneySafe Wallet — www.moneysafewallet.com, a product of MS Plus Group M.ike
Territorial scope	Business partners are serviced only within the European Union (EU)

This Addendum supplements and forms part of the **MoneySafe Plus Business General Terms and Conditions** (the **"General Terms"**). The General Terms identify **MS Plus Group M.ike** as the operator of the MoneySafe Wallet website at **www.moneysafewallet.com**, the platform, support and terminal-supply/coordination services.

This Addendum sets out the terms for the **MoneySafe Wallet** bonus-rewards and partner-service program operated as a product of MS Plus Group M.ike. If a provision of this Addendum conflicts with the General Terms, this Addendum controls only for the MoneySafe Wallet Bonus Rewards Services, Contracted Partner Services, Gift Card Services and Reward Points Services described below. All other provisions of the General Terms remain unchanged.

1. Purpose and scope

1.1. MoneySafe Wallet may make available, directly or through contracted third parties, business services connected with supported POS terminals, merchant accounts, the MoneySafe Plus platform, the MoneySafe Wallet website, or other approved channels.

1.2. The program may include:

- bonus, loyalty and rewards programs;
- earning, issuing, redeeming, adjusting and reporting Reward Points;
- the sale, activation, distribution and redemption of non-financial bonus Gift Cards;
- the sale, resale, referral, onboarding, configuration, installation, training, support or setup of business services supplied by contracted partners;
- POS terminal functionality that displays, accepts, issues, scans, validates or records Reward Points, Gift Cards, vouchers, coupons or partner benefits; and
- related reporting, reconciliation, API, web, portal and integration services.

1.3. The program is available only to approved Business Users, Client Users, participating contractual partners and other authorised participants within the **European Union**. The Operator may restrict availability by Member State, sector, terminal model, merchant location, channel, customer status or transaction type.

1.4. A particular feature is available only where it is enabled for the relevant Business User, Client User, terminal, merchant location, product, partner or customer rewards program. The Operator does not promise that every feature will be available to every participant.

2. Definitions

For this Addendum:

"Bonus Gift Card" means a physical or electronic non-financial voucher, gift card, code or similar instrument issued or distributed through the MoneySafe Wallet program. A Bonus Gift Card is not a bank card, payment card, deposit, e-money product, investment, credit product or general-purpose payment instrument.

"Bonus Rewards Services" means the loyalty, bonus, promotional, points, coupon, voucher or reward features made available through MoneySafe Wallet or by a Contracted Partner.

"Client User" means an eligible customer or user enrolled in a MoneySafe Wallet rewards program and authorised to earn, hold, receive, redeem or use Reward Points under the applicable Program rules.

"Contracted Partner" means a business or other third party that has entered into a contractual arrangement with MS Plus Group M.ike, MoneySafe Wallet or another approved program operator to participate in the rewards network or supply an approved business service within the European Union.

"Gift Card" means a Bonus Gift Card or other physical or electronic gift card, voucher, code, certificate or similar product that records a right to receive the applicable Reward Point value or loyalty benefit under the Program.

"Program" means the MoneySafe Wallet bonus-rewards, Gift Card and contracted-partner program described in this Addendum.

"Reward Points" means non-cash loyalty points, units or credits recorded under the Program. Reward Points are not money, a bank account, e-money, a payment account or a general-purpose payment instrument.

"Service Order" means an order, quotation, onboarding form, partner agreement, statement of work, price list, portal acceptance or other written record identifying the services, fees, implementation scope or partner rules applicable to a Business User or Contracted Partner.

"Wallet Point" means a unit used in the MoneySafe Wallet environment where the applicable MoneySafe Wallet terms expressly state its value and use.

3. Operator role and Contracted Partners

3.1. MoneySafe Wallet is a product of MS Plus Group M.ike. Depending on the Service Order, MS Plus Group M.ike may act as:

- platform operator;
- seller or reseller;
- referral or distribution agent;
- implementation and setup coordinator;
- technical integrator;
- support intermediary; or
- administrator of the Program.

The applicable Service Order or customer-facing disclosure will identify the relevant role where it is material.

3.2. Contracted Partners are serviced only within the European Union. A Contracted Partner may remain responsible for the underlying product or service, merchant acceptance, fulfilment, warranties, refunds, expiry, customer complaints, tax treatment, regulatory obligations, service levels and other obligations allocated to it in the applicable partner terms.

3.3. Unless the Operator expressly states otherwise in writing, the Operator does not guarantee:

- acceptance by a particular Contracted Partner;
- uninterrupted operation of a partner API, website, terminal feature or redemption channel;
- the quality, availability, legality, suitability or continued operation of a partner product or service;
- a partner's financial condition or ability to honour a Gift Card, voucher or reward; or
- that a particular partner, discount or Program feature will remain available for a particular period.

3.4. The Operator remains responsible for its own contractual performance, negligence, wilful misconduct and misleading statements, subject to the liability provisions of the General Terms and this Addendum.

3.5. Nothing in this Addendum transfers responsibility for regulated acquiring, payment processing, settlement, merchant acceptance, chargebacks, reserves, payment credentials or other regulated activity from an independent regulated provider identified in applicable provider terms.

4. Business User and Client User eligibility

4.1. A Business User or Contracted Partner must provide accurate and current legal, ownership, authority, location, tax, settlement, technical and operational information requested for the Program or a Partner Service.

4.2. The Operator or a Contracted Partner may conduct eligibility, sanctions, fraud, identity, beneficial-owner, business-activity, location, technical or risk checks before enabling a service.

4.3. Approval for a Bonus Rewards Service or Partner Service does not guarantee approval for acquiring, payment processing, settlement, a POS terminal, a Gift Card program or any other service.

4.4. A Business User must ensure that its staff and Authorised Users understand the applicable Program rules and do not promise benefits, redemption rights, expiry periods, cash value, refunds or partner performance beyond the published or agreed terms.

5. POS terminal and platform functionality

5.1. Subject to technical compatibility and the relevant Service Order, a supported POS terminal or platform channel may:

- identify a Client User or loyalty account;
- record eligible purchases or qualifying activities;
- award, redeem, reserve or reverse Reward Points;
- scan or validate a Gift Card, voucher, coupon or verification code;
- display Program rules or available balances;
- issue a receipt or transaction record;
- connect to a Contracted Partner or Operator API; and
- send reporting or reconciliation data to authorised users.

5.2. A terminal record is evidence of the event recorded by the system but is not, by itself, proof that a payment, redemption, settlement, refund, discount or partner obligation has been finally completed where the relevant provider or partner has not confirmed completion.

5.3. The Business User must provide suitable power, network connectivity, physical security, staff access controls and operating conditions. It must not tamper with, reverse engineer, bypass, scrape, disable or make unauthorised changes to the terminal, firmware, payment application, rewards logic, security controls or integration.

5.4. The Operator may suspend or disable a Program feature, terminal function, account, code, API credential or redemption channel where reasonably necessary for security, fraud prevention, maintenance, legal compliance, partner instruction, non-payment, abuse or technical protection.

5.5. Availability targets, implementation milestones, support hours, integration responsibilities and service credits apply only if expressly stated in the Service Order. Otherwise, the service is supplied on a reasonable-efforts, as-available basis.

6. Reward Points and cross-partner rewards

6.1. Reward Points are loyalty points and have no cash value unless a specific Program rule expressly states otherwise. They may be earned, returned, transferred, redeemed or used only through MoneySafe Wallet and participating Contracted Partners.

6.2. Client Users may receive Reward Point returns, credits or rewards generated by other participating loyalty partners. Those Reward Points may be used with other participating Contracted Partners to obtain discounts, benefits or other partner rewards at the receiving business, subject to that partner’s published rules.

6.3. A Reward Point return does not necessarily constitute a refund of the original purchase price. It is a loyalty benefit credited under the applicable Program rules.

6.4. Unless the applicable Program terms expressly state otherwise:

- Reward Points cannot be redeemed for cash;
- Reward Points cannot be deposited into a bank account;
- Reward Points are not transferable or assignable except through an approved Program feature;
- Reward Points do not earn interest; and
- Reward Points do not constitute funds held by the Operator.

6.5. A Program may set qualifying transactions, exclusions, promotional limits, location restrictions, customer-identification requirements, minimum redemption amounts, expiry dates, discount limits and fraud controls.

6.6. The Operator or Contracted Partner may correct, reverse, suspend or remove Reward Points that were issued in error, obtained through fraud, generated by a cancelled or refunded transaction, or otherwise recorded contrary to the Program rules.

6.7. Any conversion between Reward Points and Wallet Points, euros, discounts, goods or services applies only where the relevant Program expressly provides for it. If Wallet Points are used, the applicable MoneySafe Wallet terms govern the wallet balance, redemption, transfer, payout, limits and account status.

6.8. Unless mandatory law requires otherwise, unused Reward Points may be forfeited when a Program ends, a Client User account is closed, a Business User leaves the Program, or the applicable expiry period has passed, provided the applicable disclosure gave reasonable notice of that outcome.

7. Bonus Gift Cards and closed-loop loyalty value

7.1. Bonus Gift Cards are non-financial vouchers issued or distributed through MoneySafe Wallet. They are redeemed only through **www.moneysafewallet.com** as a loyalty Reward Point value and are used with participating contractual partners that are authorised rewards-redemption clients.

7.2. Available Bonus Gift Card denominations are:

- **€10**
- **€25**
- **€50**
- **€100**

7.3. Unless a specific customer-facing Program term states otherwise, the value of each Bonus Gift Card converts at a **1:1 ratio to Reward Points**. Accordingly, a €10 Bonus Gift Card represents 10 Reward Points, a €25 Bonus Gift Card represents 25 Reward Points, a €50 Bonus Gift Card represents 50 Reward Points and a €100 Bonus Gift Card represents 100 Reward Points.

7.4. A Bonus Gift Card is valid for **12 months from the date of purchase**. The purchase date is the date recorded in the MoneySafe Wallet transaction or issuance record.

7.5. After expiry, the holder may request return of the expired Bonus Gift Card value, subject to verification and any applicable legal restrictions. A **30% refund fee of the expired value** will be deducted from the returned value. Unless mandatory law requires a different result, the amount returned will therefore equal **70% of the verified expired value**. For example, the return of a verified expired €50 Bonus Gift Card would result in a €35 refund after the €15 fee.

7.6. The expired-value return process, timing, payment method and minimum verification requirements may be stated in the applicable MoneySafe Wallet customer terms or Program rules. A request may be refused where the Bonus Gift Card is fraudulent, duplicated, already redeemed, irreversibly compromised or not verifiable.

7.7. Bonus Gift Cards and Reward Points:

- are not bank deposits, payment accounts, e-money, investments, credit, insurance or general-purpose payment instruments;
- cannot be redeemed for cash except for the limited expired-value return described in clause 7.5, or where mandatory law requires otherwise;
- may be used only through MoneySafe Wallet and participating authorised rewards-redemption clients;
- may not be reloaded unless the applicable Program expressly permits it; and
- may be blocked or invalidated after suspected fraud, compromise, duplication, technical error or unlawful use.

7.8. The holder must protect Gift Card codes, verification details and other access information as confidential value-bearing information. Loss, theft, unauthorised disclosure or duplicate use may result in loss of the benefit unless the applicable Program rules or mandatory law provide a replacement or remedy.

7.9. A Business User must not alter, copy, resell, reproduce, manipulate or represent a Bonus Gift Card contrary to the Program or partner terms.

8. Sale and setup of Contracted Partner Services

8.1. Within the European Union, the Operator may sell, resell, arrange, refer, configure or set up business services supplied by a Contracted Partner. These may include software, subscriptions, merchant tools, loyalty solutions, business administration services, integrations, training, hardware, marketing services or other contracted solutions.

8.2. A Service Order must identify, as applicable:

- the service description and implementation scope;
- the party responsible for delivery and ongoing support;
- one-time, recurring, usage-based or transaction-based fees;
- applicable taxes and invoicing arrangements;
- customer dependencies and required access;
- implementation dates or service windows;
- renewal, cancellation and termination rules;
- data-access and integration permissions; and
- any partner-specific terms that the Business User must accept.

8.3. Setup may require the Business User to provide premises access, technical credentials, sample data, terminal access, staff availability, approvals, branding materials or third-party permissions. Delays caused by missing dependencies are not a breach by the Operator.

8.4. Unless the Service Order expressly states that the Operator is the provider of record, the Contracted Partner remains responsible for the underlying Partner Service. Partner warranties, service levels, refunds and support obligations are governed by the partner terms supplied to or accepted by the Business User.

8.5. The Business User authorises the Operator to share the minimum information reasonably required to quote, provision, configure, support, secure, invoice or administer the Partner Service, subject to the applicable privacy notice and data-protection law.

9. Fees, taxes and settlement

9.1. Fees for a Program or Partner Service will be shown in the applicable Service Order, order page, price list, invoice or partner terms. No unlisted recurring fee is payable unless separately accepted or permitted by the General Terms.

9.2. Fees may include implementation, setup, hardware, subscription, support, transaction, redemption, distribution, marketing, replacement, cancellation or partner charges.

9.3. Unless stated otherwise, prices exclude any tax or public charge that must legally be added. The invoiced party remains responsible for taxes attributable to its purchase, sale or use of the service.

9.4. The Operator will not deduct its charges from funds held by an independent regulated provider unless a valid written arrangement expressly permits that mechanism. Payment, settlement, refunds, chargebacks and reserves remain governed by the applicable provider or partner terms.

9.5. A Business User must not withhold undisputed amounts because a separate provider or Contracted Partner has delayed, declined or disputed a regulated transaction or underlying service.

10. Marketing, branding and customer communications

10.1. A Business User may use a Program name, logo, artwork, copy or promotional material only as authorised by the Operator or relevant Contracted Partner.

10.2. Customer-facing claims must be accurate, clear and consistent with the applicable Program terms. The Business User must not describe Reward Points, Bonus Gift Cards, vouchers or Partner Services as guaranteed cash, bank deposits, regulated payment products, insurance, investments or other regulated products unless the responsible provider has expressly authorised that description and it is legally accurate.

10.3. The Business User is responsible for obtaining any consent required for direct marketing, promotional messages, profiling, loyalty communications or customer enrolment performed through its own channels.

11. Privacy and data protection

11.1. The Operator, Contracted Partner, Business User and any regulated provider may have separate roles as controller, processor or independent controller depending on the service and applicable law.

11.2. Each party must use personal data only for a lawful, disclosed and necessary purpose and must apply appropriate security, access control, retention and deletion measures.

11.3. The applicable privacy notice, partner privacy terms and Service Order must identify, where material, the categories of data shared, the purposes of sharing, retention periods, international transfers, customer rights and support route.

11.4. A Business User must not upload payment credentials, passwords, secret keys or other data to a terminal, portal, API or partner channel unless the applicable documentation expressly permits it.

12. Fraud, misuse and prohibited conduct

12.1. The Operator may investigate, hold, reverse, decline, suspend or terminate a transaction, Reward Point balance, Bonus Gift Card, voucher, account, terminal function or Partner Service where it reasonably suspects fraud, abuse, money laundering, sanctions exposure, collusion, unauthorised resale, duplicate redemption, manipulation of transaction data, credential compromise or other unlawful conduct.

12.2. The Business User must preserve relevant receipts, transaction references, customer complaints, device records and other evidence for the period required by law or the applicable Service Order and must cooperate with reasonable investigations.

12.3. The Business User is responsible for losses caused by its staff, agents, systems or Authorised Users where they act outside the Program rules or their authority.

13. Changes, suspension and termination

13.1. The Operator may change a Program or Partner Service prospectively for security, technical, commercial, legal, partner or operational reasons. Where a change materially reduces an already-purchased benefit, the Operator or responsible Contracted Partner will provide the notice or remedy required by the applicable terms or mandatory law.

13.2. A Program may be retired, replaced or transferred to another provider. The retirement notice should state any final earning, redemption, migration, expired-value return, refund or expiry arrangements.

13.3. Termination of the General Terms does not automatically terminate a separate provider, partner, subscription, Gift Card liability or payment arrangement unless the applicable terms state that it does.

13.4. On termination or suspension, the Business User must stop representing itself as an authorised participant, return or disable partner materials as instructed, pay due charges, protect customer records and follow any final redemption, reconciliation, deactivation or data-deletion instructions.

14. Liability and indemnity

14.1. The liability exclusions and cap in the General Terms apply to this Addendum unless mandatory law requires otherwise.

14.2. The Operator is not responsible for indirect or consequential loss, loss of profit, loss of goodwill, loss of anticipated rewards, loss caused by a Contracted Partner, or loss caused by an independent regulated provider, except to the extent the General Terms or mandatory law makes the Operator responsible for its own act or omission.

14.3. Nothing in this Addendum excludes liability that cannot lawfully be excluded, including liability for fraud, wilful misconduct or other non-excludable liability.

14.4. The Business User must indemnify the Operator only to the extent stated in the General Terms and only for loss arising from the Business User's unlawful use, fraud, deliberate security breach, unauthorised representations, or infringement caused by materials it supplied.

15. Complaints and support

15.1. General, formal, support, privacy and complaint routes remain those stated in the General Terms unless the MoneySafe Wallet customer terms, Service Order or Program terms provide a more specific route.

15.2. Complaints about the underlying goods, services, Bonus Gift Card, voucher, discount or Partner Service may be directed to the responsible issuer, merchant or Contracted Partner. The Operator may relay or coordinate the complaint but does not adjudicate a matter allocated to that third party or to an independent regulated provider.

16. Governing law, language and acceptance

16.1. The governing law, dispute mechanism, language and third-party-rights provisions of the General Terms apply to this Addendum.

16.2. A Business User accepts this Addendum by signing it, accepting it in the portal, placing a Service Order after it is made available, activating the relevant feature, or continuing to use the affected service after **1 September 2026**, where that acceptance method is legally valid.

16.3. If customer-facing terms apply to a Bonus Gift Card, voucher, Reward Point Program, discount or Partner Service, the Business User must make those terms available to affected customers before or at the point required by law and the applicable Program.