

CARD CARDHOLDER TERMS & CONDITIONS

IMPORTANT INFORMATION: This Agreement relates to the Programme. Please read the terms and conditions of this Agreement carefully before applying for Your Account and Card with the Programme. This Agreement and its terms and conditions, as may be amended from time to time on notice by Us, becomes effective and binding on Your successful application and activation or use of Your Account and/or Your Card and for the entire period of validity of Your Account and Card.

The terms and conditions apply to the Programme, which consists of the Account and Card issued to You by the Issuer and operated by Programme Manager (together “We”, “Us” or “Our”). The Account and Card enables You to use the assets held in Your Bybit EU Account to fund the purchase of goods and services online or at a point of sale and withdraw cash at relevant ATMs. The total assets in Your Bybit EU Account that are available for financing of the Card Transactions is Your Available Balance.

1. PROGRAMME AND PROGRAMME MANAGER INFORMATION

1.1 The Programme Manager is UAB Onlychain Fintech Limited, a company incorporated in Lithuania under registration No 305956090 with a registered office at A. Tumeno St. 4, Vilnius, the Republic of Lithuania.

1.2 The Bybit Card is issued by Card Issuer pursuant to a licence by Mastercard International. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

1.3 The Programme enables access to relevant assets held in Your Bybit EU Account, which could be used to fund the purchase of goods and services online or at a point of sale and cash withdrawal Transactions. Any excess funds (e.g., as a result of a refund provided by a Merchant) will be returned to your Bybit EU Account automatically.

1.4 Bybit EU is the operator of Bybit EU Account, and with whom You have entered into separate terms and conditions governing the use of Your Bybit EU Account.

2. FEES AND CHARGES

2.1 All Fees and Charges relating to the Programme are detailed in the Fees and Limits Schedule to this Agreement. Fees will be deducted from Your Available Balance automatically.

2.2 If You make a Transaction that requires one (1) or more currency conversions, the Programme will charge You a foreign exchange fee, which is detailed in the Fees and Limits Schedule to this Agreement. Where applicable, the exchange rate will be made at a wholesale market rate or government mandated rate, at their discretion, with an additional percentage fee applied by the Scheme. Changes in the wholesale exchange rates may happen immediately without notice to You. Bybit EU may charge you additional fee for conversion of any cryptocurrency based assets held in Your Bybit EU Account into fiat currency.

3. APPLYING FOR AN ACCOUNT AND CARD

3.1 To apply for, and use, an Account and Card relating to the Programme You must be at least eighteen (18) years of age, reside in the EEA, and be a Bybit EU Account holder. An Account and Card may be applied for on the Website or App through your Bybit EU Account account.

3.2 Provided the Programme has been able to undertake KYC to a satisfactory standard as per the Programme AML Policy, You shall receive an activation confirmation by Your email or on Your App and You will be able to use the Account.

3.3 When applying for an Account on the Website or App, You will need to log in under Your Bybit EU Account username and password. You will need this username and password (collectively Your “Security Details” for the Account) to access Your Online Account and perform the following functions (as well as any other functions specified in the Website or App) in relation to Your Card online:

- i. change Your telephone number;
- ii. check Your Available Balance;
- iii. check Your Transaction Details; and
- iv. change Your Password.

3.4 You may apply for a Card (Virtual Card by default, and physical Card if available in Your region) for Your Account and each shall constitute a 'Card' for the purpose of these Terms and Conditions. The Card is a debit card that can only be used to access assets in Your Bybit EU Account. The Card is not a credit card, charge card or guarantee card and is not attached to a bank account.

3.5 A Virtual Card is issued immediately on approval of Your application for a Card. We will endeavour to send any physical Card applied for to You within four (4) business days of approval, however, please be aware that in some instances it can take longer for Your Card to arrive.

3.6 You can apply for one (1) Virtual Card and (1) physical Card for Your Account.

3.7 If You receive a physical Card You must sign the signature strip on the back of the Card as soon as You receive it and then follow the instructions on the App to activate it. You will be required to set PIN for the physical Card through the App.

4. ACCOUNT AND CARD LIMITS, LOADING, USAGE AND AUTHORISATION

Access to Assets

4.1 Transactions through Your Account and Card are financed solely by the assets maintained in Your Bybit EU Account. You hereby agree and authorise the Programme and Bybit EU to access those assets to finance all Transactions performed through Your Card.

4.2 At the time of the Transaction, the Programme will instruct Bybit EU to liquidate the assets up to the amount of the Transaction in Your Account currency. Bybit EU shall transfer the proceeds of such liquidation to the Programme in order for Transaction to be approved. Bybit EU will determine the list of assets that are available for such financing of Transactions and allow You to specify the order in which they will be used. Bybit EU will also determine the exchange rate for such assets into the currency of Your Account.

4.3 Any funds that have been transferred by Bybit EU to the Programme, and that have not been spent shall be E-Money. Such excess funds that are accumulated on Your Account within the Programme (such as due to refund provided by a merchant, or

authorisation being cancelled or not fully utilised by a merchant) will be automatically returned to Your Bybit EU Account within one (1) Business Day after they are credited to Your Account.

4.4 The Programme reserves the right to request further KYC documents and verification of Your source of funds at any point.

Usage / Redemption

4.5 You can use Your physical Card with Your PIN to withdraw cash from ATMs and at bank counters (where the bank permits it) or to buy goods and services online or at a point of sale at any Merchant who accepts the Scheme. A withdrawal fee may apply to withdrawals as set out in the Fees and Limits Schedule to this Agreement.

4.6 You must always ensure that You have a sufficient Available Balance for each Transaction You authorise (including value added tax and other taxes, duties and applicable fees as set out in the Fees and Limits Schedule to this Agreement). If the Available Balance is insufficient to pay for a Transaction, and the Merchants does not permit You to combine the use of Your Card with other payment methods, the Transaction will be declined.

4.7 If for any reason a Transaction is carried out but its amount exceeds the Available Balance, You must pay Us the deficit immediately, and if You fail to do so after receiving a notification from Us, We reserve the right to terminate this Agreement between Us and take all necessary steps, including legal action, to recover this deficit.

4.8 There are certain circumstances where a Merchant or the Programme may require You to have an Available Balance greater than the value of the Transaction You wish to make. However, You will only be charged for the actual and final value of the Transaction. Merchants may request this as they may need to access more funds than You initially planned to spend (“the relevant funds”) for example, when making hotel or car rental reservations. In the event that a Merchant has prior authorisation on Your Card, You may not have access to the relevant funds until the Transaction is completed or, if sooner, up to a period of thirty (30) days. However, the Programme will only block access to the exact amount of funds authorised by You, unless the Programme increases such amount to protect against possible foreign exchange fluctuations or a customary increase in the amount being captured from a particular merchant category.

4.9 Your Card cannot be used where such Merchants are unable to obtain online authorisation that You have sufficient Available Balance for the Transaction (e.g., Transactions made on trains, ships, some in-flight purchases and at tollbooths, etc.). We accept no liability if a Merchant refuses to accept payment using the Card.

4.10 Your Virtual Card cannot be used to purchase an item online that subsequently requires presentment of a physical card in order to obtain that item (e.g., certain theatre ticket purchases, hotel stays and car rentals, etc.).

4.11 When You use Your Card to pay for goods and services, You may need to enter Your unique PIN. Once Your PIN has been accepted the Transaction or ATM withdrawal cannot be cancelled by the Programme.

4.12 When entering into Transactions over the internet, some websites may require You to enter Your personal details and, in such instances, You should supply the most recent personal details that You have provided the Programme with via the Website or App.

Limits / Declines

4.13 Transactions are subject to limits and compliance with the Fees and Limits Schedule to this Agreement. You can also view the limits applicable to Your Card in Your Account.

4.14 We may decline a Transaction, place restrictions on Your Card or apply special security procedures in respect of Transactions if:

- i. You do not have an Available Balance or sufficient Available Balance for the Transaction attempted;
- ii. The Transaction will take You over the Card limits which can be found in the Fees and Limits Schedule to this Agreement;
- iii. To protect the security of Your Card, Account, Security Details or Personal Data;
- iv. If we believe a Transaction is unauthorised or illegal or poses a high risk of being unauthorised or illegal;
- v. We reasonably believe the Transaction would be in breach of the Fees and Limits Schedule to this Agreement, or this Agreement; and/or

vi. The Transaction and applicable fees will cause Your Account to go into a negative balance.

4.15 Payments using Your Card for any Transaction made in a currency other than supported currencies, will be subject to Scheme acceptance terms, Scheme conditions and Scheme fees.

4.16 Any refunds for goods and services purchased with Your Card will be made in accordance with the refund policy of the Merchant. Once the Programme receives the funds, the Programme will return relevant funds to your Bybit EU Account within one (1) Business Day, subject to risk management procedures.

Authorisation

You will need to give Your consent to each Transaction so that the Programme can check it is genuine by, where applicable, (a) using Your PIN or other Security Details personal to You; (b) signing a sales voucher; (c) providing the Card details and/or providing any other details personal to You and/or Your Card. Once You have given such consent to the Transaction, it will be deemed to be authorised.

4.18 The time of receipt of a Transaction order is when the Programme receives it. If a Transaction order is received after 4pm on a Business Day, then it will be deemed to have been received on the next Business day.

4.19 Once a Transaction has been authorised by You and received by the Programme, it cannot be revoked.

4.20 Where a Merchant's payment service provider is located within the EEA and the payment services being carried out are in the currency of an EEA Member State, the Programme shall ensure the cash transfer to the Merchant's payment service provider within four (4) Business Days following the day on which the Transaction order is received.

4.21 Certain Merchants may not accept payments made through the Card and We accept no liability for this: it is Your responsibility to check the restrictions of each Merchant.

4.22 Your ability to use or access the Card may occasionally be interrupted, for example, if the Programme needs to carry out maintenance on its systems or websites. Please contact Customer Services to notify the Programme of any problems You are experiencing using Your Card or Account and the Programme will try to resolve these as soon as possible.

5. KEEPING YOUR ACCOUNT, CARDS, AND PIN SAFE

5.1 You are entirely responsible for Your Account, Security Details for Your Account, Card, PIN and must take all possible measures to keep them safe and entirely confidential. You should not share any details of Your Account or Card with anyone else, other than for the purpose of authorising a Transaction.

5.2 PIN for use with Your physical Card can be set through the App. You will need this PIN in order to make cash withdrawals from an ATM or at a bank or occasionally for making Transactions.

5.3 Keep Your PIN safe, by memorising it, never disclosing it to anyone, or by letting anyone see You enter it. We recommend You do not write it down. If You do write down Your PIN or disclose it to any other individual, You may be held liable for any unauthorised or fraudulent Transactions made using Your Card.

5.4 If You suspect that someone else knows Your PIN for Your Card or Security Details for Your Account, change them as soon as possible in Your Account or on the App. If You are not able to do so, please contact Us immediately.

5.5 You should check recent Transactions and monitor the Transactions history of Your Account regularly. If You do not recognise a Transaction, then report it immediately (see below for reporting).

5.6 In all cases, the Card is personal, unique and non-transferable, which means You must not give or lend Your Card to, or allow its use by, any other person and/or entity. For the avoidance of doubt, this prohibition also applies to any family members and/or friends. You may not permit or authorize the use of Your Card by any third party. You shall only be permitted to conduct transactions using the Card, such as but not limited to making withdrawal, topping up, or adding the Card as a payment method on other

platforms, if you are the registered beneficial owner of the associated accounts. You hereby represent and warrant that all orders and transactions initiated are for your own account and not on behalf of any other person or entity. You are responsible for all transactions made with the Card and may be held liable for any unauthorized or fraudulent Transactions made using Your Card, including those involving third-party accounts.

5.7 Once Your Card has expired or if it is found after You have reported it as lost or stolen You must destroy it by cutting it in two through the magnetic strip and chip, and disposing of it securely.

5.8 We reserve the right to require You to register for, and/or use enhanced online Transaction security systems for customer authentication, which may include a one-time password as well as other third party authentication.

5.9 Failure to comply with this clause may affect Your ability to claim any losses in the event that we can show that You have intentionally failed to keep the information safe or You have acted fraudulently, with undue delay or with gross negligence.

6. REPORTING PHYSICAL CARDS LOST OR STOLEN

6.1 If Your physical Card is lost or stolen You must report it immediately by logging into Your Account and using the online facility (You may also report it through the App or approaching Customer Service through other channels such as chat or email). We will take immediate action to protect the money in Your Account. Alternatively, You can temporarily block the Card at any time by logging into Your Account and using the “freeze” functionality.

6.2 If there is Available Balance on Your Bybit EU Account after blocking the Card on Your account, the Programme will cancel Your Card and issue a new Card to Your current address within seven (7) days. A Card replacement fee will apply as set out in the Fees and Limits Schedule to this Agreement.

6.3 You agree to cooperate with Our agents, any supervisory or regulatory authority, the police and Us if Your Card is lost, stolen or if We suspect fraudulent use of the Card.

6.4 Failure to comply with this clause may affect Your ability to claim any losses in the event that We can show that You have intentionally failed to keep the Security Details safe or You have acted fraudulently, with undue delay or with gross negligence.

7. REPORTING UNAUTHORISED TRANSACTIONS OR DISPUTED TRANSACTIONS

7.1 If You believe that any of the Transactions on Your Card were unauthorised or incorrectly posted to Your Account, You must notify Customer Services as soon as You become aware but not later than thirteen (13) months of the date of the debit to Your Account. If the exact amount of a Transaction was unknown at the time of authorisation (e.g., car rental or hotel reservation, etc.) and the Transaction amount appears incorrect, You must notify Customer Services within eight (8) weeks of the date of the debit from Your Account.

7.2 Unless the Programme has reason to suspect fraud by You, or that You have failed to comply with these Terms and Conditions, or the Account Terms with intent or gross negligence the Programme will refund the amount of the unauthorised or incorrect Transaction(s) as soon as practicable.

7.3 Where You have made an authorised Transaction but have a dispute with the Merchant, the Programme will require You to provide written confirmation of the disputed Transaction within one hundred and twenty (120) days of the Transaction date. The written confirmation should be sent to Customer Services using the contact form which can be found on the Website and in the App. Alternatively, You can contact Customer Services, through chat or email, to request a form to complete.

7.4 If:

- i. We do not receive written confirmation; or
 - ii. a refund is made in respect of a Transaction that later turns out to be genuine
- the Programme will re-deduct the amount of the Transaction from Your Account. In the event of 7.4(ii) only, You will also be charged a Fee as set out on in the Fees and Limits Schedule to this Agreement. Please note that any cash withdrawals will not be covered under the Scheme regulations.

7.5 In the event that a Transaction is made which is initiated by Merchant, we will provide a refund of that amount, subject to this Clause, only in circumstances where You can prove that:

- i. the exact Transaction amount was not specified when You authorised the payment; and
- ii. the amount of the Transaction exceeds the amount that You could have reasonably expected, taking into account Your previous spending pattern, the terms of this Agreement and the relevant circumstances of the case.

7.6 The refunds referred to above will not be provided if:

- i. the amount relates to currency exchange fluctuations; or
- ii. You have given Your consent to execute the Transaction directly to Us; or
- iii. information on the Transaction was provided or made available in an agreed manner to You at least four (4) weeks prior to the due date of the Transaction; or
- iv. You request the refund from Us later than eight (8) weeks from the date on which it was debited.

7.7 If investigations performed by the Programme show that there have been unauthorised or incorrectly executed Transactions on Your Account then, provided that Your claim is made within the time limits specified in this Clause, You will not be liable for such Transactions.

8. PAYMENT DISPUTES

8.1 If You dispute a Transaction that You have authorised and which has been processed on Your Card, You should settle this with the person You bought the goods or services from; the Programme is not responsible for the quality, safety, legality or any other aspect of goods or services purchased with Your Card.

8.2 If Your dispute with a Merchant relating to a Transaction cannot be resolved You should contact Customer Services, for the Programme to attempt to assist You as far as is reasonably practicable.

8.3 If You have reason to believe that a Transaction was carried out without Your consent or in error, You may request for the Programme to investigate the Transaction by contacting Customer Services. If the Programme investigates the Transaction, the

disputed amount will be unavailable to spend until Our investigation is complete and if the Programme receives information that proves the Transaction was genuine, this will be deducted from Your Available Balance and the Programme may charge You an investigation fee as set out in the Fees and Limits Schedule to this Agreement. If You do not have sufficient Available Balance for the Transaction or the investigation fee, You must repay the Programme the amount immediately on demand.

9. FOREIGN EXCHANGE

9.1 If You use Your Card in a currency other than the currency in which Your Card is denominated, the amount deducted from Your Available Balance will be the amount of the Transaction converted to Your Account currency using a rate set by the Scheme. You may also be charged a foreign exchange Fee as set out in the Fees and Limits Schedule to this Agreement. In order to allow You to compare charges for currency conversion, You can view the real-time percentage difference between the amount that will be charged on Your Card for a foreign currency Transaction (consisting of the mark-up applied by the Scheme as well as any other charges) and the latest available Euro foreign exchange reference rates issued by the European Central Bank. You can view this information on the Website.

10. ADVISING CHANGES OF PERSONAL DETAILS OR FINANCIAL SITUATION

10.1 If You change Your name, address and/or contact details such as telephone number or e-mail address You must notify the Programme within fourteen (14) days of the change.

10.2 The Programme reserves the right at any time to perform checks to confirm that the personal details You provide are accurate (e.g., by requesting relevant original documents, etc.), including for the purposes of preventing fraud and/or money laundering. In addition, at the time of Your application or at any time in the future, in connection with Your Account, You authorise the Programme to undertake electronic identity verification checks on You either directly or using relevant third parties.

10.3 It is also important to notify the Programme without delay of any changes to Your circumstances that may affect the running of Your Account or Your Card, by contacting Customer Services (details as set out under clause 20).

11. WHAT WILL HAPPEN WHEN YOUR CARD EXPIRES

11.1 You will not be able to use Your Card following its Expiry Date.

11.2 Physical Cards and Virtual Cards may be automatically renewed at the Programme's discretion. Unless requested otherwise, this will be on the same pricing as set out in the Fees and Limits Schedule to this Agreement as the expiring Card.

12. USE OF YOUR PERSONAL DATA

12.1 The Programme is a data controller of Personal Data provided in connection with the Programme, Your Account and Card and, where You consent, Information on how the Programme uses and protects Your Personal Data is available in the Programme Privacy Policy on the Website. The Issuer is a joint controller of Personal Data provided in connection with the Programme.

12.2 Information on how Your Personal Data is used by the Programme is set out in this clause.

12.3 The Programme may use third parties to process Personal Data on Our behalf. Such third parties may include creditors or potential transferees of rights and obligations under this Agreement.

12.4 The Programme will process and retain Personal Data in order to open and administer Your Account and Card, to deal with any enquiries You have about it and comply with regulatory obligations. The types of Personal Data processed are likely to include, but are not limited to, name, address, date of birth, contact details, financial information, employment details and device identifiers.

12.5 If the Programme suspects that it has been given false or inaccurate information, it may record that suspicion together with any other relevant information. Decisions may be made by automated means.

12.6 If illegality is identified, the Programme may pass details to the Issuer and EEA Authorities and Regulators. In addition, the Issuer and Law Authorities and Regulators

in the EEA may request, access and use this information in order to detect, investigate and prevent crime.

12.7 The Programme and other organisations may also access and use this information to prevent fraud and money laundering. When the Programme, Issuer or Law Authorities and Regulators in the EU process Your Personal Data, it is done so on the basis of a legitimate interest in preventing fraud, money laundering, and to verify identity. These processes are carried out in order to protect the Programme, the Issuer, other customers, and to comply with regulatory requirements.

12.8 Please contact Customer Services if You want to receive details of relevant Law Authorities and Regulators in the EEA and/or contact the Programme's Data Protection Officer.

12.9 The Programme and other organisations may access and use the information recorded by Law Authorities and Regulators in the EEA in other countries.

12.10 The Programme may check all personal information given by You with Law Authorities and Regulators in the EEA and other organisations. For the purpose of enabling use of Your Card, the Programme may also use information about any device, computer, network and browser You use.

12.11 Personal Data may also be transferred confidentially to other organisations within the Issuer's group of companies and to relevant third parties so that the Programme can manage Your Card.

12.12 You can also obtain any details of the information that We or the Programme hold about You and/or, details of any other person to whom We or the Programme may pass Your information (where We or the Programme are not prevented by law), by writing to Customer Services. You have a legal right to these details (in most circumstances) and, where applicable, to object to the Programme and Us processing Your Personal Data and/or request that Your Personal Data is corrected or erased.

12.13 We reserve the right to process Personal Data in countries outside the EEA, however We will ensure adequate protection for Personal Data transferred to countries outside the European Union as required by data protection legislation.

12.14 To facilitate the processing of payments, We or the Programme may share Card Usage information with specified third parties strictly in accordance with any nationally published Code of Conduct or similar, relating to the receipt and dispersal of government benefits.

12.15 You have the right to:

- i. know more about the information We or the Programme pass to third parties or that is held by Law Authorities and Regulators in the EEA, or to obtain a list of the third parties with whom We or the Programme share information;
- ii. receive details of the Personal Data We or the Programme hold about You; and
- iii. receive a copy of this Agreement and the terms and conditions contained herein at any time, a copy of which will be made available on the Website.

13. THE LAW THAT APPLIES & ASSIGNMENT

13.1 This Agreement is governed by French law.

13.2 You agree to the non-exclusive jurisdiction of the courts of France.

13.3 Any delay or failure to exercise any right or remedy under this Agreement by the Programme shall not be construed as a waiver of that right or remedy or preclude its exercise at any subsequent time.

13.4 The Account and Card is a payment service product and not a deposit or credit or banking product and, as such, is not governed by the Financial Services Compensation Scheme (FSCS), the French Deposit Insurance Scheme (FGDR) or any other EEA Compensation Scheme. However, the Programme will ensure proper safeguarding of Your funds so that they are protected in accordance with applicable law if the We or the Programme become insolvent.

13.5 If any provision of this Agreement is deemed unenforceable or illegal, the remaining provisions will continue in full force and effect.

13.6 If any part of this Agreement is inconsistent with any regulatory requirements, then We will not rely on that part but treat it as if it did actually reflect the relevant

regulatory requirement. If We need to make operational changes before We can fully comply with the new regulatory requirement, We will make those changes as soon as reasonably practical.

13.7 You may not assign or transfer any of Your rights and/or benefits under this Agreement and You shall be the sole party to the contract between the Programme and You. You will remain liable until the Account and all Cards issued to You are cancelled or have expired and all sums due under this Agreement have been paid by You in full. Subject to giving You sixty (60) days' notice, the Programme may assign all rights and benefits under this Agreement to a third party and may subcontract any of the obligations under this Agreement. If the Programme does not receive a response from You prior to the expiry of the sixty (60) days, You shall be deemed agreeable to the change.

13.8 All communications relating to Your Account will be in English.

14. COMMUNICATION

14.1 Any communication from the Programme to You will be given via the Website and by notification via email or the App (using the latest contact details with which You have provided us).

14.2 You may contact the Programme via Customer Service, the details of which are set out in the Definitions & Interpretation Clause.

15. COMPLAINTS

15.1 If You are unhappy with the service provided under these Terms and Conditions, please contact Customer Services to help You.

15.2 Upon receipt of Your emailed complaint, Customer Services shall endeavour to respond to You as quickly as possible but, in any event, shall reply to You via email within ten (10) Business Days.

15.3 If, having received a response from Customer Services, You remain unhappy with the outcome, You should contact Moorwand Limited in the first instance.

Address: 3 Lloyd's Avenue, London, England, EC3N 3DS;

Email address: operations@moorwand.com;

Website: www.moorwand.com.

For further assistance, contact the issuer Harmoniie SAS at support@ouitrust.com.

15.4 If the Programme is unable to resolve Your complaint through the Programme Complaints Policy and Issuer Complaints Policy (which can be requested directly from the Issuer) or You remain dissatisfied with the resolution or the way Your complaint was handled by Us, You are eligible, depending on the nature of Your complaint, to contact The French Mediateur at:

French Mediateur

Address: Maître Carol SABA

Le Mediateur de la Consommation AFEPEME

A l'attention du Médiateur de la Consommation de l'AFEPEME

c/o WEBHELP

Zac de Gray Impasse Clément Ader 70100 Gray

Email: contact@mediateur-consommation-afepame.fr

Website: <https://mediateur-consommation-afepame.fr/>

16. LIABILITY

16.1 If something which We or the Programme are not reasonably able to control (including but not limited to, defects relating to the Card or Account) stops or delays the Programme from meeting an obligation under this Agreement, We shall not be responsible for any loss You may suffer whatsoever.

16.2 If You are adversely affected by something which (i) is a fault of the Programme or (ii) was in the reasonable control of the Programme to prevent, the Programme will only be responsible for the financial loss actually debited from Your Account and not for any other loss whatsoever (e.g., loss of reputation and indirect and consequential losses, etc.). Where the Card is faulty due to Programme default, the liability shall be limited to replacement of the Card.

16.3 You may not be liable for any use of the Card, Card number or PIN by another person who does not have Your permission to use it or if it is lost, stolen or destroyed, unless:

- You agreed to that person having Your Card, Card number or PIN, or through gross negligence or carelessness, failed to comply with condition 6, in which case You may be liable for any use that occurs before Your report to Us in accordance with these terms and conditions;
- You acted fraudulently in which case, to the extent permitted by law, You may be liable for misuse of the Card, Card number or PIN; or
- You failed to keep security features of the Card safe, in which case You may be liable to a maximum of **€50** resulting from Transactions arising from the use of a lost or stolen Card or from the misappropriation of the payment instrument. For avoidance of doubt, the **€50** liability limit is applicable to each instance of loss, theft or misappropriation and not each Transaction.

16.4 Provided that You have not acted fraudulently or with gross negligence Your maximum liability for any Transactions or fees incurred on Your Card if an unauthorised person uses Your Card before You report it lost or stolen will be **€50**. “Gross negligence” could include, but are not limited to, keeping a written record of Your PIN close to or with Your Card, so that both are easy to use by a third party.

16.5 You will be responsible for:

- i. any unauthorised activity if You act fraudulently or with gross negligence; and
- ii. any loss or fraud that results directly from Your failure to advise Us promptly of any name, address or contact details changes.

16.6 In the event that You do not use Your Card in accordance with these Terms and Conditions or the Programme discovers that You are using the Card fraudulently, the Programme reserves the right to charge You for any reasonable costs incurred in taking action to restrict Your use of the Card and to recover any monies owed as a result of Your activities.

16.7 The Programme accepts no responsibility or liability for the goods or services that You purchase with Your Card or for any product or service discounts arising from the purchase with Your Card.

16.8 The Programme accepts no responsibility or liability for a Merchant refusing to accept Your Card or failing to cancel an authorisation.

16.9 Nothing in this Agreement shall exclude or limit our liability for death or personal injury resulting from Our negligence or fraud.

16.10 To the extent permitted by law, all conditions or warranties implied by law, statute or otherwise are expressly excluded.

16.11 The above exclusions and limitations set out in this paragraph shall apply to any liability of Our affiliates such as the Schemes, and other suppliers, contractors, distributors and any of their respective affiliates (if any), to You, which may arise in connection with this Agreement.

16.12 For all other matters not expressly covered in this Clause and to the extent permitted by applicable law, the Programme and Our total aggregate liability shall be limited to the total amount of money that You have deposited into Your Account over the twelve (12)-month period prior to the claim.

17. CHANGES TO THESE TERMS AND CONDITIONS

17.1 Except in exceptional circumstances (e.g., customer fraud or a security breach, etc.) We will provide You with sixty (60) days' notice of any material change to this Agreement. Notice will be sent to the email address registered to Your Account.

17.2 Changes will be deemed to have been accepted unless You notify the Programme of the contrary before the proposed date such change comes into effect. Rejection of any proposed changes will amount to termination of Agreement and the cancellation of Your Account and Card.

18. CANCELLATION OR EXPIRY OF YOUR CARD OR ACCOUNT

18.1 You have the right to withdraw from this Agreement and cancel Your Account or Card:

i. within fourteen (14) days of the date of Your first Account or Card Transaction without cause and without penalty. The Programme will refund all delivery charges if You cancel within this period.

ii. at any time after the initial fourteen (14)-day cooling off period. In this case, Your Account and Card will be cancelled ten (10) days after the Programme receives the withdrawal notice.

18.2 Once the Programme has received all necessary information from You (including KYC information) and all Transactions and applicable fees and charges have been processed and deducted, the Programme will refund any funds remaining in Your Account to Your Bybit EU Account provided that:

i. You have not acted fraudulently or with gross negligence or in such a way as to give rise to reasonable suspicion of fraud or gross negligence; and

ii. We are not required to withhold Your Available Balance by law or regulation, or at the request of the police, a court or any regulatory authority.

18.3 The Programme has the right to terminate this agreement and cancel an Account and Card without cause by giving You sixty (60) days' written notice.

18.4 Once Your Card and Account are cancelled, it is Your responsibility to destroy Your Card.

18.5 The Card will automatically be cancelled if:

i. Your Account is closed for any reason; or

ii. The Issuer ceases issuing Cards or E-money for the Programme. In this case, the Programme will contact You to advise if another Card or E-money will be issued to You by another issuer or by the Programme directly (where applicable).

18.6 The Programme may at any time and without notice suspend, restrict, block or cancel Your Account and Card, or refuse to issue or replace a Card, a PIN and/or Account-related Security Details, for reasons relating to the following:

i. any information provided by You to the Programme when You applied for the Account and/or Card was materially incorrect or false;

ii. for compliance with any applicable regulations or legislation;

iii. Your death;

iv. You have not complied with the terms and conditions in this Agreement;

- v. We or the Programme have reason to believe that You have used, or intend to use, Your Card in a grossly negligent manner or for a fraudulent or otherwise unlawful purpose;
- vi. We or the Programme are required to do so for legal reasons; or
- vii. You use racist, threatening or abusive behaviour towards the Programme or Our staff, or harass the Programme or Our staff (including via social media).

If the Programme takes any of the steps referred to in this Clause, You will be notified as soon as possible or as permitted after the Programme has taken these steps. The Programme may require You to stop using Your Card and return it to the Programme or destroy it. The Programme will issue You with a replacement Card if, after further investigations it is believed that the relevant circumstances (as set out in this Clause) no longer apply.

18.7 If, following cancellation and reimbursement of Your Available Balance, (a) any further Transactions are found to have been made or charges or Fees incurred using the Account or Card, or (b) We receive a reversal of any prior funding Transaction, We will notify You of the amount and You must immediately repay to Us such amount on demand. We reserve the right to take all necessary steps, including legal action, to recover this deficit.

18.8 The Programme shall have the absolute right to set-off, transfer, or apply sums held in Your Account or Cards in or towards satisfaction of all or any liabilities and fees owed that have not been paid or satisfied when due. If those are not sufficient to cover said liabilities and fees, the Programme may request Bybit EU to debit Your assets held in Your Bybit EU Account and You hereby authorise Bybit EU to comply with such request.

19. ISSUER INFORMATION

19.1 Card Issuer

Harmoniie SAS is a company registered in France under number 833165863, whose registered office is located at 1, Rue de la Bourse, 75002 Paris, acting as an electronic money institution authorised by the Autorité de Contrôle Prudentiel et de Résolution

(ACPR) under number 89589 for the issuing of electronic money and payment instruments.

The Bybit Card is issued by the Card Issuer pursuant to a licence by Mastercard International. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

To contact Customer Service of Moorwand Ltd, please email:

operations@moorwand.com.

19.2 E-money Issuer

Harmoniie SAS is a company registered in France under number 833165863, whose registered office is located at 1, Rue de la Bourse, 75002 Paris, acting as an electronic money institution authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under number 89589 for the issuing of electronic money and payment instruments. To contact the E-money Issuer, please email: support@ouitrust.com.

20. DEFINITIONS & INTERPRETATION

Account: The electronic money account associated with Your Card.

Agreement: These terms and conditions relating to the use of Your Card(s) as amended from time to time.

App: The Programme mobile application that allows You to access Your Account and view Card and Transaction related information.

Available Balance: The value of unspent funds loaded onto Your Account available to use and/or the sum of fiat currency equivalent to the relevant assets held in Your Bybit EU Account.

Bybit EU: Bybit EU GmbH., a company incorporated in Austria under Company Registration No. FN 636180i.

Bybit EU Platform: The electronic trading platform, including any website or mobile application for accessing the products and services provided by Bybit EU.

Bybit EU Account: The custodial electronic Account created by You on the Bybit EU Platform.

Business Day: Monday to Friday, 9am to 5pm GMT, excluding bank and public holidays in France.

Card: A debit Card issued by the Card Issuer to You in accordance with this Agreement.

Card Issuer: Harmoniie SAS as defined in section 19.1.

Customer Services: The contact centre for dealing with queries about Your Bybit Card and Account. You can contact Customer Services by:

- i. e-mailing support@bybit.eu from the email address registered to Your Online Account; or
- ii. contacting the E-money or Card Issuer through forms on their respective websites.

EEA: European Economic Area excluding Croatia, Ireland and Romania.

E-money: monetary value issued by the E-Money Issuer to Your Account on receipt of funds on Your behalf in our Customer Funds Account, equal to the amount of funds received;

E-money Issuer: Harmoniie SAS as defined in section 19.2.

EU: European Union.

Expiry Date: The expiry date showing on Your Card.

Fee: Any fee payable by You as referenced in the Fees and Limits Schedule.

Fees and Limits Schedule: The schedule contained in this Agreement and which forms part of this Agreement.

KYC: Means “Know Your Customer” and constitutes our verification of Your personal details.

Merchant: A retailer or any other person that accepts Your Card and E-money.

Online Account: The area on the Website that allows You to access Your Account and carry out Account-related functions.

Personal Data: The registered personal identity details relating to the use of Your Card and Account including (but not limited to) Your: name, date of birth, home address, email address and telephone (landline and/or mobile) number. Full details of the Personal Data which the Programme Manager processes are set out in a Privacy Policy on the Website.

PIN: Personal Identification Number; that is, the security number provided for use with Your Card.

Primary Card: The first Card issued to You in response to registration of Your Account in accordance with this Agreement.

Primary Cardholder: The person who has been issued with the Primary Card and who is responsible for the use of all other Additional Cards in accordance with this Agreement.

Programme: Bybit Card programme, which is operated by the Programme Manager.

Programme Manager: UAB Onlychain Fintech Limited, which is the provider of the Programme. The Programme Manager is a company incorporated in Lithuania under registration No 305956090 with a registered office at A. Tumeno st. 4, Vilnius, the Republic of Lithuania.

Scheme: Mastercard as shown on Your Card; Mastercard is a registered trademark of Mastercard International Incorporated.

Scheme Regulations: The terms and conditions of the Scheme which can be found [[Mastercard Rules](#)].

Transaction: The use of Your Card to make (i) a payment, or a purchase of goods or services from a Merchant where payment is made (in whole or in part) by use of Your

Card including where payment is made over the internet, by phone or mail order or (ii) a cash withdrawal made from an ATM or bank using Your Card.

Security Details: A set of personal codes consisting of numbers, letters and symbols which form a username and password selected by You in order to access Your Account.

Website: <https://www.bybit.eu/en-EU/cards>

We, Us or Our Are:

- i. The Programme;
- ii. The Programme Manager;
- iii. Moorwand Ltd. Moorwand Ltd is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 (Register ref: 900709) for the issuing of electronic money and payment instruments and registered in England and Wales No. 8491211. 9DU. Registered office 3 Lloyds Avenue, London EC3N 3DS , United Kingdom. Moorwand Ltd is in partnership with Harmoniie SAS to provide the Programme as set out in this Agreement; and
- iv. Harmoniie SAS. Harmoniie SAS is a company registered in France under number 833165863, whose registered office is located at 1, Rue de la Bourse, 75002 Paris, acting as an electronic money institution authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under number 89589 for the issuing of electronic money and payment instruments.

You or Your: You, the person who has entered into this Agreement with Us by virtue of Your use of the Card and or Account and any other person You have authorised to use any Cards in accordance with this Agreement.

Virtual Card: Any virtual Card issued to You by the Card Issuer in addition to the Account.

Fees and Limits Schedule

Issuing Fees	Fees
Card Fee, applicable to Physical Card	10 EUR
Card Replacement Fee (where Card is lost, stolen, misappropriated, subjected to unauthorised use)	10 EUR
Using Your Card	
ATM withdrawal (exclusive of ATM operator fees) applicable to domestic and Overseas transactions, for the amount that exceeds 100 EUR	2%
Crypto conversion fee – applicable to all Transactions funded with non-fiat assets in your Bybit EU Account	0.9% above Bybit EU' spot rate
Foreign Exchange Fee	0.5% above Mastercard's FX rate
Other fees	
Chargeback investigation	50 EUR
Recurring Fees	
Monthly account fee*	N/A
Inactivity Fee	

Inactivity Fee (after 6 months of inactivity)	N/A
* As per the Agreement the Monthly account fee will be charged even if Your account is inactive or Your Card has expired, unless You redeem Your Available Balance.	

Limit Type	Frequency	Tier 1	Tier 2	Tier 3
Max. Number POS (#)	Within 24 hours	50	50	50
Max. Value POS (€, £)	Within 24 hours	5,000 EUR	10,000 EUR	15,000 EUR
Max. Number POS (#)	per month	1,200	1,200	1,200
Max. Value POS (€, £)	per month	10,000 EUR	25,000 EUR	50,000 EUR
Max. Number POS (#)	per year	10,000	10,000	10,000
Max. Value POS (€, £)	per year	60,000 EUR	125,000 EUR	250,000 EUR
Max Number ATM (#) withdrawals	Within 24 hours	10	10	10
Max Value ATM ((€, £) withdrawals	Within 24 hours	2,000 EUR	2,000 EUR	2,000 EUR

Max Number ATM (#) withdrawals	per month	300	300	300
Max Value ATM ((€, £) withdrawals	per month	2,000 EUR	5,000 EUR	10,000 EUR
Max Number ATM (#) withdrawals	per year	2,500	2,500	2,500
Max Value ATM ((€, £) withdrawals	per year	10,000 EUR	15,000 EUR	25,000 EUR