

**GENERAL TERMS AND CONDITIONS APPLICABLE TO THE SALE OF FOREIGN BANKNOTES
ORDERED THROUGH
THE WEBSITE, APP OR AUTHORISED RIA ASSOCIATES**

The present Terms and Conditions are applicable to the sale of foreign banknotes ("Currency") service rendered telematically or in person pursuant to that stipulated herein (the "Service"), between you and the service provider: Ria Payment Institution, EP, S.A.U. (which shall hereinafter be referred to as "RIA"), Payment Institution with registered office at calle Cantabria, 2, 2º, A-1, 28108 Alcobendas (Madrid), and holder of Tax Identification (NIF) Number A-80696792, registered in the Mercantile Register of Madrid at Tome 7,171, Folio 121, Section 8, Sheet No. M-116,398, entry no. 1ª, and subject to the supervision of the Bank of Spain, and is entered in the Bank of Spain's Special Register of Payment Institutions under institution number 6842.

Henceforth whenever the terms "User", "Client", "Your" or "You" are used in the present terms and conditions it shall be understood that reference is made interchangeably to the RIA clients who request the Service.

ONE.- REQUEST FOR CURRENCY

You may request currency telematically or in person, as is specified below:

- Telematically via:
 - The RIA website www.currencyexchange.es, or any other used website by RIA from time to time (the "Website"); and
 - The RIA computer application (which hereinafter shall be referred to as the "App") which can be download subject to availability, through iTunes in the event of having an iOS compatible device, or Google Play in the event of having an Android compatible device;
- In person via:
 - a. RIA Associates authorised to receive requests from Clients in person at their offices.

One can access the calculator available on the Website or the App (which shall hereinafter be referred to as the "Calculator") to view the catalogue of currencies offered by RIA at any given moment and the applicable exchange rate between the currency that the Client wishes to receive and that which is wished to be paid, taking into account that in the event that one wishes to make the payment using a currency other than € (EUROS), the exchange rate shall be calculated in either event to € (EUROS). In this latter case, the payment of the currency of origin other than € (EUROS) may only be made in cash, being only possible the currency collection in store method. In the event of Foreign Currency requests received by RIA through Associates, the Associate shall be in charge of advising the Client as regards the exchange rate applicable to each Foreign Currency request. Clients are reminded that the currencies, the minimum and maximum amount of a currency purchase request, and the exchange rates offered by RIA are updated by RIA and may be subject to fluctuation without any prior notice whatsoever, notwithstanding the undertaking of RIA in maintaining the exchange rate from the moment in which RIA receives the payment of the Currency by the Client upon completion of a Currency request pursuant to that stipulated in these Terms and Conditions. RIA only delivers Currency in banknotes, excluding coins, and advises Clients that the exchange rate offered for currency conversion may vary between RIA stores, RIA Associates, the Website and the App.

TWO.- ACCESS TO THE SERVICE

The provision of the Service is limited to natural persons over 18 years of age. If we learn by reliable means that a user is under eighteen (18) years of age, the user's account shall be cancelled, in the event of

of having an account, and in either event all the information related to said User on our system and records shall be deleted. Although this Service is not provided to legal persons, the latter may use the website to make inquiries as regards other services offered by RIA.

For the provision of the Service, you must furnish, as a preliminary step, the following data and documentation (which hereinafter shall be referred to as the "Data"):

- Name and surnames as is included on one's identification document.
- Current identification document and valid in Spain when taking out the Service under contract. (For Spanish nationality Clients, the National Identity Document, for Citizen Clients of any Member State of the European Union, an official document or personal identity card issued by the authorities of origin or in the event of having a foreign nationality, Passport, Foreigners Identification Card, as well as the Spanish Foreigners Identification Number (NIE). The document must be legibly scanned, all the data contained in these documents must be visible.
- Nationality.
- Date of birth.
- Expiry date of your identification document.
- Contact address in Spain (Street, number, municipality, postcode, province).
- Delivery address (for home deliveries).
- Email.
- Contact telephone number.

The Client must notify RIA of any change in his/her Data upon the occurrence thereof. Likewise, RIA may request information, data and/or additional documents from the Client prior to, during or after the Currency request in the event that it is necessary for the provision of the Service.

RIA reserves the right not to render the Service, and shall not be held liable for defective compliance, on the grounds that the User has furnished incomplete or inaccurate data.

THREE.- USER ACCOUNT (ACCESS CODES AND PASSWORD)

One may request the Service without having to create a user account, nevertheless, you are reminded that you must furnish again all the information and documentation required pursuant to that stipulated in these Terms and Conditions for each Currency purchase request.

In the event of registering with our Service, one must fill in the new Client registration form in which you shall choose a password, your username being the email address that it is provided upon Service registration. Nevertheless, one may modify the password at any given moment. However, in the event of having forgotten the password, one must contact RIA by phone so that the latter may provide you with your new password via the email address with which you have registered with. You may only access the Service through this method if you correctly enter the access codes to said Service. The access codes are strictly confidential, personal and non-transferable, therefore you must take all necessary measures to maintain the confidentiality thereof. RIA shall not be held liable for the damages occasioned by the improper use of the codes by any third party not authorised by you in breach of one's duty of confidentiality, and you are furthermore directly liable to RIA for the losses and damages occasioned. In the event that you have become aware or suspect that your access codes have lost their confidential nature, you shall notify RIA immediately, the latter shall furnish you with new access codes as soon as possible. Once registered, in the event that the registration process has been successful, the Client shall receive an email to the email address that has been furnished confirming the registration.

FOUR.- COLLECTION IN STORE AND HOME DELIVERY

Regardless of the means used to receive the Service pursuant to Clause ONE, you have the option to receive the Currency at an authorised RIA store within opening hours or at home. You can consult the opening hours of the own RIA stores directly on the website www.riacurrencyexchange.es, in the "Stores" section.

I. COLLECTION IN STORE

You must specify in the drop-down menu of the Website or APP, or as the case may be, the RIA Associate, the available RIA store in which you wish to collect the Currency and the date of collection that, in either event, may not exceed five (5) calendar days from the Currency pre-order date (which hereinafter shall be referred to as the "Pre-Order Date Period"). RIA does not hereby undertake that the Currency shall be available for collection prior to the expiry of two (2) working days following the date of receipt of a request from the Client pursuant to the deadlines stipulated in Clause SIX. Nevertheless, you can contact RIA by email or call the following RIA telephone contact number **917613762**, in order to verify as to whether the Currency is available in advance. RIA shall contact the Client via phone or email for the purposes of advising one as regards the availability of the currency for collection in the store selected by the Client.

The collection in store method (i) entails the pre-order of the currency at the exchange rate offered by RIA upon the correct completion of your request, provided that there are no fluctuations in the currency under the terms established at the end of the present subsection I., for a maximum period of five (5) calendar days from the date of receipt of a currency request by RIA pursuant to the deadlines stipulated in Clause SIX, after which, your pre-order shall be automatically cancelled, and

(ii) does not entail any upfront payment or advance payment whatsoever. Accordingly, you must proceed to pay the currency, as well as the fees and expenses applicable, upon collection thereof.

Prior to the withdrawal of the currency, you must show the store personnel the transaction number assigned to the currency request, and the original of the same identification document furnished and scanned by you when requesting the currency pursuant to that stipulated in Clause TWO.

RIA reserves the right to change, close down or increase the number of collection stores at its sole discretion. The Client may obtain information as regards the RIA stores and opening hours available at any given moment via the website www.riacurrencyexchange.es in the "Stores" section.

The Currency Pre-order for store collection shall only remain valid during the Pre-order Period provided that the exchange rate applied to your pre-order does not undergo a fluctuation of - 4% or + 4% with respect to the exchange rate published by Reuters (available on the following web page: <http://www.reuters.com/finance/currencies/quote>) when the Client collects the Currency in store. For these purposes, the exchange rates published by Reuters at 8 a.m. and 12 noon Madrid time (Spain) on the aforementioned website will be taken as a basis for verifying the previous fluctuations. RIA accepts no liability for reminding you of said circumstance.

II. HOME DELIVERY

You must specify in the drop-down menu of the Website or APP, or as the case may be, the RIA Associate, the address in Spain in which you wish to receive the Currency via the courier company designated by Ria at any given moment. **No deliveries are made in Ceuta, Melilla and the Canary Islands.**

A first delivery attempt shall be made at the delivery address designated by you within a maximum period of 72 hours from the day following the date of receipt of a currency request pursuant to the receipt deadlines specified in Clause SIX. If the delivery attempt is not successful, a second and last delivery attempt shall be made, for which the courier company shall contact the Client to convene a new delivery date.

If this second delivery attempt is unsuccessful, RIA shall proceed to cancel the order, with the Client having to bear the costs derivative from the transport borne by RIA, authorising RIA to deduct said costs from the amount paid by the Client for each Currency purchase request.

In the event that the Client wishes to change the delivery address, he/she must call RIA on **917613762**, and must bear any additional expenses incurred by RIA, including transport costs in the event that the Currency has already been collected by the courier company.

For each delivery, the Client must verify that the transaction number of his/her Currency request matches that shown on the envelope containing the Currency. In the event that the envelope with the Currency shows evidence of tampering or is in poor condition, you must reject the envelope and immediately notify RIA, either through the RIA website or by calling the telephone number **917613762**. Once the delivery has been accepted, if the amount of the currency does not correspond to the amount requested, you must notify RIA in the same manner as specified above, in order to enable verification through the means of video recording established by RIA any error when preparing the shipment, RIA proceeding to collect the amount of the currency delivered in excess or where applicable, to deliver the missing amount.

The order shall only be delivered to the person who has requested the Currency and furnished the Data pursuant to Clause TWO, for which the person shall be required to show the courier the same current and valid identification document such as that provided when furnishing your data to RIA. For clarification purposes, we shall not proceed to the delivery of the currency to any third party despite having an express authorisation from the Client.

FIVE.- ECONOMIC CONDITIONS

Each Currency purchase request shall accrue the fees and expenses applicable to the Service at any given moment, in addition to any other rate applicable by RIA directly or on behalf of any competent Spanish or Community authority with effects in the Spanish territory (which hereinafter shall be referred to as jointly, the "Commission"). The Commission for the rendering of the Service shall be charged according to the currency collection method chosen pursuant to Clause FOUR.

For collections in RIA store, payment shall be made when withdrawing the currency, either in cash, and when another collection method is available, by credit or debit card that you identify.

For home delivery, the payment shall be made when completing a Currency purchase request and prior to delivery, via a credit or debit card or any other available payment method therein. .

Notwithstanding the foregoing, prior to your completion of a currency purchase request, RIA shall furnish you with accurate, disaggregated and complete information as regards the applicable commissions, expenses and exchange rate, as well as the maximum deadline for collection or home delivery, via notification to your email address and through the RIA Web page or the App.

Under no circumstances whatsoever, should you pay the amount of a transaction directly to RIA Associates or to the courier company in the event of opting for home delivery. In the event of receiving a request of this type, you must immediately notify RIA. In either event, RIA shall not proceed to execute a Currency purchase order and shall not be held liable for any losses and damages which may be occasioned when proceeding to the payment to a RIA Associate or courier company.

You are responsible for ensuring that the payment method used has sufficient funds or credit available for the currency purchases. The currency purchase requests initiated by you which require payment in advance upon delivery shall only be processed on the condition that the issuer of the credit or debit card, or your bank, where applicable, has authorised the corresponding charges or debits. If RIA advises that your designated credit card has insufficient credit available for payment, or that your debit card or bank account has insufficient funds available, you shall be liable to RIA for the full amount of any such payment of the currency purchase transaction in the event that it were executed by RIA and for the service commission and any other related expenses which may have been incurred. You hereby authorise us to initiate debit and credit entries to your bank account in relation to the principal amount of a purchase request, the service commission, and any other fees applicable to the Service as well as to make credits and debits for the purposes of correcting errors where applicable. This authorisation shall remain in full force and effect until we have received a notification from you specifying your revocation of said authorisation or otherwise by notifying us by calling **917613762** or by written notification sent to C/ Cantabria nº 2, 2º, P A-1, 28108, Alcobendas (Madrid) to the attention of the Customer Service Department, which must be received at least three (3) days prior to the proposed effective date for the termination of the authorisation.

The issuer bank of your credit or debit card, or the financial institution where your bank account is held, may likewise have terms and conditions which apply to your use of your credit card, debit card or your bank account (as the case may be), and you must refer to said agreement or agreements in order to determine the rights, obligations and responsibilities of the user as a cardholder or bank account, which may include the calculation of cash advances or other fees. It is possible that the receipts for each currency purchase request do not show the rates calculated by the user's bank or the holder of the credit or debit card.

If the Client uses his/her mobile phone to use the Service, he/she shall be responsible for the fees which may be charged by his/her corresponding telephone service provider, such as SMS rates, data services, and any other rates that his/her telephone service provider may charge. Said condition shall be extended to the fact that any cost which may be invoiced to the Client by the operator as regards the downloading of the App.

SIX.- EXECUTION OF CURRENCY REQUESTS

I. CONFIRMATION EMAIL

Once a Currency purchase request has been made under the terms stipulated in these Terms and Conditions, regardless of the method of obtaining the chosen Currency, RIA shall send the following information to the email furnished by the Client:

- a) A single reference which enables the Client to identify the transaction.
- b) The currency to be received and the amount thereof.
- c) The currency with which you shall pay and the amount thereof. The exchange rate for each unit of currency used in the transaction by RIA.
- d) Any commission which may be applicable
- e) Delivery address, or store where it should be collected where appropriate.
- f) In the event of home delivery the shipping costs.
- g) Any additional amount which may accrue as a result of the provision of the service, including but not limited to additional costs derivative from the cancellation of the currency request.

II. RECEIPT OF A CURRENCY REQUEST

Once the currency purchase request has been made, the time of receipt of a Currency Request shall be that in which it is received by RIA. The cut-off time from which any currency request is deemed as received shall be 1 p.m. + 1 hour on the day the Client requested the Currency, when it is a business day, and

otherwise, it shall be considered to have been received during the next business day. Requests received after 1 p.m. GMT + 1 hour shall be considered received as from the following business day.

III. CANCELLATIONS, AMENDMENTS AND REIMBURSEMENTS

You may cancel a currency request at any given moment by calling **917613762**. Notwithstanding the foregoing, RIA may charge any additional costs whatsoever which is derived from the cancellation, including transport costs in the event of opting for the home delivery method. In the event that the Client wishes to amend a Currency purchase request after completing a Request, such as, for example, the collection point, or the type of Currency, he/she must contact RIA, RIA likewise reserving the right to charge the additional costs, which is generated for these purposes in this regard.

RIA reserves the right to cancel a Currency purchase request, in addition to the reasons stipulated in these Terms and Conditions, upon the occurrence of any of the following circumstances:

- Absence or insufficiency of satisfactory and reliable evidence of the Client's identity.
- The non-collection of Currency by the Client who made said request.
- The absence of correspondence between the Data and identification document furnished by the Client upon requesting the Service and the identification data and documents furnished upon collection of the Currency.
- Existence of reasons or evidence to suspect that the currency request is incorrect, illegal or misleading.
- Having requested through the Service an amount of € 6,000 (or its equivalent in Euros) during a calendar quarter.
- RIA having evidence of non-compliance (present or past) of the Client with the regulations applicable to the Service or the payment services.
- Refusal or non-authorisation for the collection of a currency request by the card issuer bank or bank account with which you, where applicable, intend to make the payment of a Currency purchase request under the terms described in these Terms and Conditions.
- Non-compliance of your obligation to pay RIA the fees and any expenses whatsoever which may be applicable at any given moment.
- Order expiry (5 days from when the pre-order is made) or fluctuation of the currency exchange rate according to the margins specified in Section I of Clause FOUR.

Any reimbursement whatsoever shall be made for the total of the amounts paid by the Client, notwithstanding RIA's right to deduct the expenses which may have been incurred to date, including but not limited to transport costs due to the non-collection of the Client of a second home delivery pursuant to that stipulated in Section II of Clause FOUR. . Reimbursements shall be made through the same method used by the Client to pay for the Service. If the payment has not been made using a credit or debit card, the Client may opt or either opt for a reimbursement via a bank transfer, giving the Client irrefutable proof of the ownership of the bank account or the cash refund, visiting the RIA store, showing the store personnel the transaction number assigned to the Currency request and the original copy of the same identification document furnished when requesting the Currency.

SEVEN - NOTIFICATIONS AND ELECTRONIC COMMUNICATIONS

(1) Alcance del consentimiento del Cliente a recibir notificaciones y comunicaciones electrónicas

As part of your relationship with RIA, the Client may receive written notifications and electronic communications related to the Service. In the interests of our commitment to environmental protection, and to facilitate a mobile use of our service, we hereby advise the Client that these notifications and electronic communications may be made via postal mail and/or electronically. Therefore, and to the extent permitted by applicable law at any given moment, the User agrees to receive electronically all the information that would otherwise be sent to him/her in paper format, including but not limited to: receipts corresponding to his/her request to purchase the Currency, upon receipt of the Currency, as well as the terms and conditions applicable thereto. All authorisations or changes in these documents, and other informational mailings

via post or electronically related to your transactions or methods of protecting your account. We hereby advise Clients that from the completion of a currency purchase request until receipt of home delivery or collection in a RIA store, you should be vigilant as regard to your email and contact telephone number furnished for any communication that RIA may undertake in this regard.

(2) Derecho del Cliente a revocar el consentimiento a recibir notificaciones y comunicaciones electrónicas

The User may withdraw his/her consent to receive electronic notifications and future communications at any given moment via email to ESfx@riafinancial.com free of charge, specifying his/her name, address, enclosed copy of his/her identity document and specifying that he/she wishes to withdraw his/her consent. If the Client withdraws the consent to receive electronic notifications, RIA reserves the right to charge the Client the expenses incurred for rendering said notification service by ordinary means. Furthermore, RIA reserves the right in said case to determine the impossibility of rendering the service.

(3) Client's obligation to maintain his/her email, telephone or any other information furnished by the Client up to date.

The Client must keep updated the Data provided, as well as any error detected in said Data, either notifying the requirement for the updating thereof, correcting any error detected during your interaction with RIA.

EIGHT.- INTELLECTUAL PROPERTY

The RIA Service, Website thereof, App, and all its contents, features and functionalities (including, but not limited to, all the information, software, texts, information displayed, images, videos and audios, and the design, selection and the organisation thereof), are owned by RIA and the Business Group (as defined in Article 42 of the Commercial Code) to which RIA belongs: Euronet Worldwide Inc. (<http://www.euronetworldwide.com>), of the holders of your licenses or other suppliers of said material, and are protected by Spanish, European Community and international laws and regulations in relation to copyright, trademarks, patents, trade secrets and other intellectual property rights or property rights.

Clients are authorised to use the Website and the App exclusively for personal and non-commercial use. Unless otherwise specified by RIA, any person accessing the Website shall not be authorised to copy, amend, create derivative works thereof, show in public, publicly present, republish, download, store or transmit any of the materials on our website, except to (a) save copies of said materials temporarily in RAM; (b) save files which are automatically stored in the cache of your web browser in order to improve viewing; and (c) print a reasonable number of Web Page pages or the App for a permitted use.

Each Client is authorised to (a) amend copies of materials from the App or Website; or (b) delete or change notices of copyright, trademark or other proprietary rights of copies of the Website materials or the App.

The Client may not under any circumstances whatsoever reproduce, sell or use for commercial purposes the Website or the App, or the material services available through same.

If any Client prints, copies, amends, downloads or otherwise uses a part of the App or the Website in breach of the terms and conditions of use, the rights hereby permitted for the use thereof shall cease automatically and immediately, at our discretion, to return or destroy the copies of the materials which have been made. No rights, property or stakeholding in the Website, the App, or the contents thereof, and RIA and/or any of the companies which are part of the Euronet Worldwide Inc Group shall be conveyed to the Client, all rights not expressly granted are reserved herein. Any use not expressly permitted by these terms of use constitutes a breach of these terms and conditions of use, which may entail an automatic breach of the laws on copyright, registered trademark etc.

NINE.- PROTECTION OF PERSONAL DATA

Pursuant to Law 15/1999 on Protection of Personal Data (which hereinafter shall be referred to by its initials in Spanish "LOPD"), personal data that, pursuant to the LOPD, may be subject to processing due to the present commercial relationship, as well as any others that may ensue therefrom, or derivative from the use of the Website or the App, may be included and processed in the Files the responsibility of RIA PAYMENT INSTITUTION E.P., S.A.U., with registered office at 28108 Alcobendas, Edificio (Building) Amura, C/ Cantabria nº 2, planta (floor) 2, for the purposes of managing the commercial relationship, to make use of the services offered therein, to tailor the services to the preferences of the Clients and study the use of the services by the latter, to send same the information that, as the case may be, which is requested, as well as keep same informed, even by electronic means, as regards the services offered by RIA. Moreover, said data may be assigned and accessed, with the same purpose, by the Financial Institutions: Continental Exchange Solutions, Inc. (company of the RIA group) with registered office in the United States of America, and/or by any other company of the Ria Financial Group (www.euronetworldwide.com) and/or by any third party service provider whenever necessary for the processing or retention of your data or the provision of the service (such as courier and transport companies), said companies and any third party may be located in countries which offer a level of protection comparable to Spain, such as member countries of the European Union, or in other countries that may not offer a level of protection equivalent to that of Spanish legislation, such as India or El Salvador.

Said aforementioned files are duly registered in the Spanish Data Protection Agency Register, pursuant to prevailing legislation and implementing regulations RIA warrants the confidentiality and security of the data furnished by the Client. The Client may request to see and obtain a copy of his/her information, for which RIA reserves the right to charge a fee for expenses reasonably incurred. The Client may likewise, correct, delete or limit the use which RIA may exercise of the information that is incomplete, inaccurate or out of date.

Pursuant to that set forth in Article 15 et seq. of the LOPD and following of the implementing regulations thereof, approved by Royal Decree 1720/2007, of 21 December, the Client is entitled to exercise his/her rights of access, rectification, cancellation and opposition by means of a written and signed request addressed to the aforementioned registered office of RIA to the email address dataprotection@riafinanciam.com, in both cases bearing the reference "PROTECTION OF PERSONAL DATA". Said request must contain the following information: name and surnames, address for the purposes of notifications, and a photocopy of a current national identity document or passport which identifies you.

TEN.- CUSTOMER SERVICE

You may submit your complaints and claims, in writing (i) in person at any of the stores or offices of the company RIA PAYMENT INSTITUTION, E.P., S.A.U.; (ii) by post to the attention of the Customer Service Department Manager of RIA PAYMENT INSTITUTION, EP, SAU, Calle Cantabria 2 – 2º, A - 1, Alcobendas 28108; by fax to the attention of the Customer Service Department Manager of RIA PAYMENT INSTITUTION, EP, SAU, fax number **917613762**, or (iv) or by email to atencionalcliente@riafinanciam.com. The Customer Service Department shall settle the complaints and claims filed within a maximum period of two months from the submission thereof. In the event that the claim submitted with the Client Service Department Manager of the company was dismissed or the period of two months had elapsed to resolve the complaint or claim without the aforementioned Client Service Department having been answered said complaint or claim, you may file your claim before the Commissioner for the Defense of Banking Services Clients (through the Claims Service of the Bank of Spain to which it is affiliated to), at the following address: Bank of Spain, Claims Service Department, C/. Alcalá 50, 28014 Madrid; or through the Virtual Office of the Bank of Spain.

In the event that the Client wishes to stop receiving communications related to the information of the Service, offers etc., he/she may send an email to the previous email address, furnishing his/her identity document

and specifying that one wishes to deregister from said information communications service related to the present Service.

ELEVEN- AMENDMENTS

RIA reserves the right to amend the present general terms and conditions at any given moment, by publishing same on the website www.currencyexchange.es or by means of a communication addressed to your contact email, with a minimum of two months' notice as regards the date on which said amendments come into force, although same may be automatically applied that, unmistakably, are more favourable to the Client.

If the Client disagrees with the amendments made by RIA, the former may rescind the present Contract and cancel his/her user account. Nevertheless, if the Client does not express his/her disagreement with said amendments prior to the date of entry into force thereof, it shall be understood that the Client has accepted same.

Likewise, the Client acknowledges and accepts that RIA may incorporate amendments, add features, functions, corrections and updates to the Website or the RIA App without any prior notice whatsoever.

TWELVE.- APPLICABLE LEGISLATION AND JURISDICTIONAL COMPETENCE

The present Terms and Conditions, as well as the legal relationship established herein, shall be governed by Spanish legislation. For any issues which may arise in relation to the present Contract, or the interpretation of the present Terms and Conditions shall be the competence of the Courts and Tribunals of Madrid capital, notwithstanding that set forth in applicable legislation. Nevertheless, the Client and RIA may expressly agree, where appropriate, the submission thereof to the Consumer Arbitration System.