

Comparison of the general terms and conditions for paybox Bank credit cards

	Old version GTC September 2022	New version GTC March 2023
1 Subject matter of the GTC and scope	1.1 These General Terms and Conditions (hereinafter referred to as "GTC"), together with agreements contained in the card application, regulate the contractual relationship (hereinafter referred to as the "credit card contract") between paybox Bank AG (hereinafter referred to as "paybox Bank"), as card issuer of the paybox Bank credit card (hereinafter referred to as the "card") and the cardholder (hereinafter referred to as the "cardholder"). These GTC apply to the extent that paybox Bank and the cardholder have agreed to their application.	1.1 These General Terms and Conditions (hereinafter referred to as "GTC"), together with agreements contained in the card application, regulate the contractual relationship (hereinafter referred to as the "credit card contract") between paybox Bank AG (hereinafter referred to as "paybox Bank"), as card issuer of the paybox Bank credit card (hereinafter referred to as the "card") and the cardholder (hereinafter referred to as the "cardholder"). These GTC apply to the extent that paybox Bank and the cardholder have agreed to their application. The agreements in the card application take precedence over those in the General Terms and Conditions.
4 Definitions	4.10 Strong customer authentication Strong customer authentication is the process governed by Delegated Regulation (EU) 2018/389 for strong cardholder authentication based on two of the three elements of knowledge, possession, and inherence. The mobile PIN and card PIN serve as the "knowledge" element; the registered mobile phone and card as the "possession" element, and biometric authentication as the "inherence" element. Strong customer authentication is used to initiate electronic payment transactions (via the internet or mobile data connection, as well as card transactions at ATMs and POS terminals) as well as when the cardholder logs on to the paybox Bank customer area.	4.10 Starke Kundenauthentifizierung Strong customer authentication is the process governed by Delegated Regulation (EU) 2018/389 for strong cardholder authentication based on two of the three elements of knowledge, possession, and inherence. The mobile PIN and card PIN serve as the "knowledge" element; the registered mobile phone and card as the "possession" element, and biometric authentication as the "inherence" element.
8 Card use - Requirements and restrictions	8.3 The cardholder's right to use the card is limited to the agreed credit limit. All types of transactions described in Clause 9.1. are included in the calculation of the credit limit.	8.3 The cardholder's right to use the card is limited to the agreed credit limit. All types of transactions described in Clause 9.1. are included in the calculation of the credit limit. In the event of a deterioration in the creditworthiness of the payee, which is associated with a considerably increased risk that the payee will not be able to meet his payment obligations in full to the extent of the agreed credit limit, paybox Bank is entitled to reduce the credit limit for the duration of this deterioration in creditworthiness. If necessary, the credit line will be reduced to an amount that the payer can probably pay in full, so that there is no longer a considerably increased risk of default. paybox Bank will inform the payee of the reduction of the credit limit, stating the reduced amount, if possible before, but at the latest immediately thereafter. Should the cardholder regain the creditworthiness he had at the time of the conclusion of the contract, paybox Bank will increase the credit limit back to the original amount and inform the cardholder accordingly.
17 Conversion of foreign currencies / Information about currency conversion fees	17.3 For foreign currency transactions within the EEA denominated in a national currency of an EEA country other than the euro, the currency conversion charges shall be communicated to the cardholder as a percentage surcharge on the latest available euro reference exchange rates published by the European Central Bank (ECB) in accordance with this provision. These currency conversion fees are not new fees imposed by paybox Bank, but the agreed fee according to Clause 22.4 and the conversion rate of Mastercard International Inc. is expressed as a percentage surcharge relative to the last available euro reference exchange rate published by the ECB for the respective foreign currency. The surcharge is calculated as follows: $\text{Surcharge} = (\text{exchange rate} + \text{charge according to Clause 22.4}) / \text{ECB reference exchange rate}$ The surcharges may change daily depending on the exchange rate and the ECB reference exchange rate. The current surcharges based on the latest available ECB euro reference	17.3 For foreign currency transactions within the EEA denominated in a national currency of an EEA country other than the euro, the currency conversion charges shall be communicated to the cardholder as a percentage surcharge on the latest available euro reference exchange rates published by the European Central Bank (ECB) in accordance with this provision. These currency conversion fees are not new fees imposed by paybox Bank, but the agreed fee according to Clause 22.4 and the conversion rate of Mastercard International Inc. is expressed as a percentage surcharge relative to the last available euro reference exchange rate published by the ECB for the respective foreign currency. The surcharge is calculated as follows: $\text{Surcharge} = (\text{exchange rate} + \text{charge according to Clause 22.4}) / \text{ECB reference exchange rate}$ The surcharges may change daily depending on the exchange rate and the ECB reference exchange rate. The current surcharges based on the latest available ECB euro reference

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exchange rates are available at https://www.payboxbank.at/app_entgelte_spesen.html. paybox Bank shall inform the cardholder about the percentage surcharge on the last available ECB euro reference exchange rate for the respective currency electronically via SMS message (expected by November 2022) or via push notification (expected by November 2022) immediately after it has received a payment order from the cardholder related to a cash withdrawal at an ATM or a payment at a point of sale (payment terminal) that is not denominated in euro but in another national currency used by an EEA country. Notwithstanding the foregoing, paybox Bank will send an electronic notification (email) to the cardholder about the percentage surcharge once for each month in which it receives a payment order from the cardholder in the same currency using the email address provided by the cardholder. Transmission of this monthly electronic notification may be deactivated by the cardholder at any time using the paybox Bank App.

exchange rates are available at https://www.payboxbank.at/app_entgelte_spesen.html. paybox Bank shall inform the cardholder about the percentage surcharge on the last available ECB euro reference exchange rate for the respective currency electronically via push notification immediately after it has received a payment order from the cardholder related to a cash withdrawal at an ATM or a payment at a point of sale (payment terminal) that is not denominated in euro but in another national currency used by an EEA country. Notwithstanding the foregoing, paybox Bank will send an electronic notification (email) to the cardholder about the percentage surcharge once for each month in which it receives a payment order from the cardholder in the same currency using the email address provided by the cardholder. Transmission of this monthly electronic notification may be deactivated by the cardholder at any time using the paybox Bank App.

22 Fees

22.2 Fee for PIN change at an ATM: EUR 2.00

22.2 Fee for PIN change at an ATM: EUR 2.00 (**up to** and including April 30, 2023) EUR 0.00 (**from** May 1st, 2023)

22.3 Fee for cash withdrawals: 3% of the withdrawal amount, but no less than EUR 4.00.

22.3 Fee for cash withdrawals: 3% of the withdrawal amount, but no less than EUR 4.00. (**up to** and including April 30, 2023) 3% of the withdrawal amount, but no less than EUR 4.40. (**from** May 1st, 2023)

22.6 Dunning fees per dunning notice:

- (i) EUR 5.00 for an outstanding amount up to and including EUR 500.00
- (ii) EUR 10.00 for an outstanding amount over EUR 500.00 up to and including EUR 1,000.00
- (iii) EUR 15.00 for an outstanding amount exceeding EUR 1,000.00

22.6 Dunning fees per dunning notice:

- (i) EUR 5.00 for an outstanding amount up to and including EUR 500.00 (**up to** and including April 30, 2023) EUR 5.50 for an outstanding amount up to and including EUR 500.00 (**from** May 1st, 2023)
- (ii) EUR 10.00 for an outstanding amount over EUR 500.00 up to and including EUR 1,000.00 (**up to** and including April 30, 2023) EUR 11.10 for an outstanding amount over EUR 500.00 up to and including EUR 1,000.00 (**from** May 1st, 2023)
- (iii) EUR 15.00 for an outstanding amount exceeding EUR 1,000.00 (**up to** and including April 30, 2023) EUR 16.60 for an outstanding amount exceeding EUR 1,000.00 (**from** May 1st, 2023)

22.7 Reversal of an amount previously debited:

- (i) Reimbursement of fees charged by the cardholder's financial institution to paybox for reversal of the debit
- (ii) Processing fee: EUR 4.00

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- (i) Reimbursement of fees charged by the cardholder's financial institution to paybox for reversal of the debit
- (ii) Processing fee: EUR 4.00 (**up to** and including April 30, 2023) EUR 4.40 (**from** May 1st, 2023)