Annex 4

GENERAL TERMS AND CONDITIONS FOR THE EXECUTION OF MONEY TRANSFER RELATED TO TAX REFUNDS ON PURCHASED GOODS

General provisions

Article 1

These General Terms and Conditions for the execution of money transfer related to tax refunds on purchased goods (hereinafter: General Terms and Conditions) govern the mutual rights and obligations of the PaySpot doo Novi Sad Electronic Money Institution (hereinafter: Institution) and the Payment Service User (hereinafter: User) in connection with the execution of money transfer related to tax refunds.

Basic information on the Institution:

Business name:	PaySpot doo Novi Sad
Address:	Branimira Ćosića 2/II/201B, Novi Sad
Company registration number:	21157074
Tax identification number:	109296534
Activity code:	6419
Registration number with the Serbian Business Registers Agency:	106219/2015
Number of permit of the National Bank of Serbia:	No. 4 dated February 09, 2023
Institution supervised by:	National Bank of Serbia, Kralja Petra 12, Belgrade (NBS)
e-mail for communication:	office@payspot.co.rs
Institution's contact center:	+381 021/310-3000
Website:	www.payspot.rs

Article 2

These General Terms and Conditions govern the terms of execution of the Planet Tax Free money transfer.

These General Terms and Conditions for the execution of international money transfers, the Fee Schedule for the execution of Planet Tax Free money transfers related to tax refunds, and the Time Schedule are published by the Institution in the Serbian language at its business premises, the premises of its representatives providing the service of executing money transfers related to tax refunds for purchased goods, as well as on the Institution's website www.payspot.rs.

Terms

Article 3

Institution is the provider of the payment service of executing money transfers related to tax refunds for goods purchased abroad by residents of the Republic of Serbia.

User is a natural person, resident, and user of money transfers related to tax refunds for goods purchased abroad.

Planet Tax Free is a money transfer related to tax refunds for goods purchased abroad, executed for Users who are natural persons and non-residents of the European Union, on behalf and for the account of PLANET PAYMENT GROUP HOLDINGS LIMITED, Poland, with whom the Institution has entered into a business cooperation agreement (hereinafter: Planet Tax Free and/or Foreign Partner). The Institution disburses the calculated VAT refund based on the Planet Tax Free voucher on behalf and for the account of Planet Payment Group exclusively in cash and in dinars.

Complaint is any communication by the User to the Institution as the service provider, in a manner prescribed by regulations, including a transaction claim, through which the User expresses dissatisfaction with the Institution's conduct or points out its shortcomings, regardless of how the User has titled the written communication.

Pre-contractual phase

Article 4

Prior to executing a money transfer, the Institution shall make the following information easily accessible to the User:

- Information about the unique identification designation or other data the User of the money transfer must provide for the correct execution of the money transfer
- The deadline for executing the money transfer
- The type and amount of all fees charged for the money transfer
- The applicable exchange rate for the money transfer

Contractual phase

Article 5

Money transfer related to tax refunds for purchased goods is executed as an Agreement on Single Payment Transaction (hereinafter: Agreement), which consists of the following documents:

- General Terms and Conditions of the PaySpot doo Novi Sad Electronic Money Institution
- General Terms and Conditions for the execution of money transfer related to tax refunds on purchased goods
- Planet Tax Free Voucher – payment order for money transfer – disbursement
- Fee Schedule for the execution of money transfers related to Planet Tax Free tax refunds
- Time Schedule for the execution of transactions of the Institution

By signing the PlanetTax Free document - order for execution of the money transfer - payout, the Agreement shall be deemed concluded and the User shall be deemed to have given consent for execution of the respective money transfer.

Method and terms of cash disbursements (CashOut)

Article 6

Planet TaxFree

The transferred funds may be withdrawn in cash, in RSD counter value of the EUR amount indicated on the Planet Tax Free confirmation, calculated at the National Bank of Serbia's buying exchange rate for foreign currency on the day of the transaction execution, at any branch of the Institution or its representative providing the execution of this money transfer. Disbursement is subject to verifying the User's identity (passport) and presentation of the mandatory documents (Planet Tax Free voucher and original invoice for goods purchased abroad) by the payee, as prescribed by the Foreign Partner.

Method and terms of collection and processing of documentation for non-cash refunds (NonCash)

Article 7

If the User wishes the refund to be paid into a current account or if the tax refund amount exceeds the established cash refund limit of EUR 1,500, the process of collecting and sending documentation for the purpose of non-cash refund is carried out by the Foreign Partner. The Institution collects the voucher from the Foreign Partner, accompanying documentation, and the User's card number. The Institution then processes and enters the data and documentation into the system and forwards the request to the Foreign Partner for further verification and non-cash refund to the User's payment service provider, or the Institution may instruct the User to send the voucher and accompanying documentation (passport copy, original invoice) directly to the Foreign Partner for the refund.

Method and terms for documentation collection for verification purposes (Collected)

Article 8

If there is any suspicion or ambiguity regarding the validity of the data, the Institution's branch or the Institution's representative providing the money transfer execution service may collect only the voucher from the Foreign Partner and the accompanying documentation (original invoice, passport copy) and forward it to the Foreign Partner for further verification and non-cash transfer to the User's payment service provider or instruct the User to send the Planet Tax Free voucher and supporting documents directly to the Foreign Partner for the refund.

Implementation deadline

Article 9

In the case of a cash disbursement, funds are made available to the User no later than 15 minutes after the order entry. Exceptionally, in cases described under Article 14 - Regulatory Compliance, execution of the money transfer may be delayed for up to 48 hours.

In the case of documentation collection and processing for non-cash refund by the Foreign Partner (NonCash) and documentation collection for verification (Collected), the execution deadlines fall under the responsibility of the Foreign Partner, and the User can obtain information thereon via the official websites: Planet Tax Free www.planetpayment.com.

Precautions:

Article 10

In cases of doubt regarding the validity of the Foreign Partner's voucher and supporting documentation (original invoice), the Institution may refuse to execute the payment order for the money transfer to the User and forward the voucher and accompanying documentation (original invoice, passport copy) to the Foreign Partner for further verification and potential non-cash refund to the User's payment service provider.

Disclaimer

Article 11

The Institution is not informed of and has no knowledge regarding the type of goods for which the tax refund is being executed, nor is it liable for legal or material defects of the purchased goods.

Costs

Article 12

The fee for executing the money transfer in relation to tax refund

shall be borne by the User in accordance with the Institution's Fee Schedule.

Personal data protection

Article 13

The Institution and the Foreign Partner process and store the data provided by the User, as well as data from identification documents submitted during the payout or payment of funds, for the purpose of executing the payment service, customer support, and handling complaints and objections. By signing the money transfer order, the User accepts and agrees that the Institution and the Foreign Partner process and store such data and may disclose it only as prescribed by applicable regulations. The User confirms that the Institution has informed them about the processing of personal data in accordance with the provisions of the Law on Personal Data Protection and gives consent for the Institution and the Foreign Partner to make such personal data available to competent authorities and persons to whom the Institution is legally obliged to provide data, as well as for the purpose of preventing, investigating, or detecting fraud or abuse related to payment services. The User may obtain further information about their rights concerning personal data processing and protection via the Personal Data Processing Notice available on the Institution's website.

Regulatory compliance

Article 14

Applicable regulations prohibit transactions with designated individuals and specific countries in accordance with laws on the prevention of money laundering, terrorist financing, and the proliferation of weapons of mass destruction. During the execution of transactions, the Institution is obliged to verify the User's identity and compare it with official sanction lists adopted under domestic and international regulations, as well as applicable international sanction and embargo regimes. Based on the results of such checks, the Institution may refuse to execute the service, delay the payment to the payee, or take other measures as prescribed by internal acts and regulations.

Information on the protection of users

Article 15

All inquiries regarding the execution of a money remittance can be sent by the User to the email address: office@payspot.co.rs or via telephone at the number: 021/310-3000.

The User has the right to submit a written complaint if they wish to express dissatisfaction with the conduct of the Institution or point out its shortcomings.

The complaint must be submitted in written form within six months from the date the User became aware of the violation of their rights or interests, and no later than 3 years from the date when the violation occurred.

The complaint can be submitted in person at the business premises of the Institution/Agent, by mail, by email to the address prigovori@payspot.co.rs or reklamacije@payspot.co.rs, as well as on the Institution's website www.payspot.rs under the "Complaint" section or via the contact form.

If the User is dissatisfied with the response provided or does not receive a response within the prescribed period, even after the extension of the deadline, they may, before initiating court proceedings, submit a mediation proposal or a complaint to the NBS at the address:

National Bank of Serbia, Financial Services Consumer Protection Sector, Nemanjina 17, 11000 Belgrade, P.O. Box 172; or via the NBS website, link: https://www.nbs.rs.

The User may submit a complaint within 6 months from the date of receiving the response to the complaint or the expiration of the deadline for delivering such response.

In addition to the right to a complaint and appeal, the User also has the right to initiate a mediation procedure for out-of-court settlement of the dispute.

The mediation procedure can also be initiated after the completion of the complaint procedure, and no later than one year from the date of receiving the response to the complaint or the expiration of the deadline for delivering that response.

If the mediation procedure is initiated before filing a complaint, the deadline for submitting the complaint is suspended while the mediation procedure is ongoing.

The User can learn more about how to submit a complaint in the General Terms and Conditions of Business of the electronic money institution PaySpot doo Novi Sad, or through the Notice on How to Submit a Complaint and the Complaint Submission Request Form, both available on the Institution's website.

Closing provisions

Article 16

All matters not regulated by these General Terms and Conditions for the execution of money transfers related to tax refunds for purchased goods shall be governed by the General Terms and Conditions of the PaySpot doo Novi Sad Electronic Money Institution, of which these General Terms and Conditions form an annex and an integral part, by the provisions of the Law on Payment Services, the Law on Contracts and Torts, and other applicable regulations of the Republic of Serbia.

The Institution shall inform the User of any changes to these General Terms and Conditions and their availability at the Institution's branches, through its Representatives, and via the Institution's website.

These General Terms and Conditions for the execution of money transfer related to tax refunds on purchased goods shall apply as of July 1, 2025.