

TERMS & CONDITIONS APPLICATION SERVICES SCANDEAL

Provider:

Business name:	FORBIS Ltd.
Seat:	Štefánikova 62, 040 01
ID:	44458479
UID:	2022702308
VAT:	SK 2022702308
Bank:	CSOB Bank a.s.
Account number:	4006995115/7500
Acting:	Ing. Matus Novacek - managing director of the company
Registered in the Commercial Register of District Court Košice I, Section Sro, File No .: 22677/V	

Art. I Introductory provisions

- 1. These terms and conditions govern the rights of consumers and obligations of the seller in the area of consumer protection in the Slovak Republic in the European Community and the areas outside the European Community.
- 2. These terms and conditions apply to the provision of services where performance takes place in the Slovak Republic or when performance is related to the business activities in the Slovak Republic in the European Community and the areas outside the European Community.

Art. II

Definitions of certain terms and specification of the service and its operations

- 1. By registering on the system for the use of services, applications, information system SCANDEAL, credit user is running SCANDEAL for recording your credit account at the credit of partners and their operations, payments for services and goods on credit partners. Credit user, after registration in the system provider can purchase credit on the selected credit partner or obtain credit as a bonus for your purchase with a credit partner who can then spend on credit partner through your user account on the system and application SCANDEAL who recorded his credit balance and credit account and credit partner to prepay for your credit purchase through your user account on the system and application SCANDEAL. Information system while serving only to record the entire process from registration of credit user's credit partners, including charging, crediting and writing off credit from the credit account, to use up credit credit credit users with a partner.
- 2. Credit Information System SCANDEAL partner.
- 3. The credit user physical (the customer) or legal person who buys goods or services used for personal use. It is a person who creates a user registration and may become users loyalty system.
- 4. Operator (Provider) entrepreneur, who offers or sells consumer products or services.
- 5. Service is any activity or exercise that is offered to users for payment or not.
- 6. Web Server applications SCANDEAL and mobile applications for credit Scandeal partner (business users) and the credit user.

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- 7. A customer who registered in the information system and purchasing SCANDEAL missinfg credit and consumption credit by credit partner (business users) through registration information system provider SCANDEAL.
- 8. Registration of credit users is done the website operator and to <u>https://web.scandealapp.com/customer/register</u>.

Art. III Specific terms and conditions for credit users

- 1. The provider of application of the information system of credit points SCANDEAL user that the information system SCANDEAL serves solely to record the entire process from registration of credit partner credit user, including the charging attributed to depreciation and credit from credit accounts, credit to the consumption of credit users.
- 2. The funds for purchased credit credit users never not pass on or through the account operator. This is still selected financial transaction by the credit user (credit card payment, payment order, etc.). Attributed directly to a credit partner.
- 3. All possible claims that might arise from irregularities of credit transactions handled directly by credit partner with whom a consumer credit credit purchased or obtained credit as a bonus on the purchase, had intentions to purchase, or had the intention of passing the net spend. Contact each credit partner, and in order to contact the credit partner because of irregularities it has available credit each user upon registration and subsequently disposing of your account, and directly in the app provider, and on its Web site web.scandealapp.com.
- 4. By registering and completing the registration form manifests credit user consent to these terms of use and registration applications, information system SCANDEAL and takes note of all warnings on the use and the commitments and obligations arising from them and undertakes to be fully respected.
- 5. By registering and completing the registration form credit user acknowledges and declares that before registration familiar with the way the application information system SCANDEAL even with different functions and tasks of credit partner, user and provider of credit in the system. Description, structure, function and mode of operation and use are listed and available on the website https://web.scandealapp.com/customer/register

Art. IV

Provider's liability in relation to credit users

Application provider, information system SCANDEAL takes no responsibility and under:

- a) any failure of the application and information system SCANDEAL
- b) inconsistencies between the credit balance on the account user's credit with credit payment or transfer either to or from the user's credit account credit as well as credit partner
- c) incorrect billing and payment of the price of the service or goods for which consumers pay by credit prepaid credit partner
- d) credits, the omissions or incorrect credit your credit account credit user when charging credit reasons attributable to the user's credit card, credit partner or a third party (a bank and so on.)
- e) writing off credits or any other unauthorized handling of credits in the credit account of credit or credit user partner as a result of misuse of credentials or performing other unauthorized transactions
- f) damage arising, or a credit profile in connection with the impossibility use,
- g) claims credit partner of credit to the consumer due to debit the account of consumer credit for the consumed services or goods purchased or consumed for unpaid service or unpaid goods

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- h) consumer credit demand due to inability to use the purchased credit due to termination of credit partner operations, operational restrictions or activity partner credit, including cancellation of credit account credit user or any other such reason, inability to use the purchased credit. These are credit consumer agrees to deal directly with a particular credit partner
- i) consumer credit notes that any inconsistencies or liabilities resulting from transactions, transfers, balances, motion, be dealt with without delay directly with the credit partner with whom or in respect of which the irregularity or commitment was made.

Art. V Deregistration of users of credit and guarantee provider

- 1. Credit user may at any time cancel their registration themselves through their account.
- 2. In this case the user loses all credit and loyalty credit accounts without any compensation.
- 3. The provider does not guarantee the application.
- 4. All risks associated with the use of this application bears credit and credit user partner.
- 5. The Provider is not responsible for the compliance of the particulars in the generated documents (proforma invoices and other data) with the valid legal standards and are only on credit and credit user partner in order to satisfy their completeness, correctness and veracity.

Art. VI Final provision

- 1. These terms and conditions and claims are valid and effective on the date of signing the commercial director of Forbis Ltd. about. and published on the website <u>https://web.scandealapp.com/customer/register</u>.
- 2. These terms and conditions may be amended only with the written consent konatela business of Forbis Ltd. about. and additional disclosure on the website https://web.scandealapp.com/customer/register.
- 3. The legal relations in these general terms and conditions that are not expressly governed by Act applies. 40/1964 Coll. Civil Code, as subsequently amended, and other related generally binding legal regulations of the Slovak Republic.
- 4. Database System, Application SCANDEAL the registered office of the Personal Data Protection Slovak Republic.
- 5. Application SCANDEAL is in accordance with law no. 618/2003 Coll. Copyright Act, a copyright, rights related to copyright and on amendments to certain laws, and its subsequent amendments (the "Copyright Act"), a work of authorship. Property rights to the application SCANDEAL under copyright law and by international copyright treaties concluded by the Slovak Republic, is the provider. This agreement does not grant the user any license in connection with trademarks provider.