TERMS AND CONDITIONS
PAYMENT SERVICE MONEY TRANSFER
VIA THE MEESTPAY WEBSITE

Chapter I. General provisions

§ 1.
[Introductory provisions].

1. These Regulations set out the rules under which the Provider (**Meest Transfer sp. z o.o.**) provides the Money Transfer service. Meest Transfer sp. z o.o. is a domestic payment institution subject to the supervision of the Polish Financial Supervision Authority.
2. The Money Transfer Service is provided exclusively by electronic means within the meaning of the Act of 18 July 2002 on the provision of electronic services, without the physical presence of the parties.
3. These Terms and Conditions shall form an integral part of the Agreement.
4. The Provider is an entity authorised to provide Payment Services as a national payment institution, registered in the register of national payment institutions under number **IP56/2023**.
5. The Money Transfer Service is provided by the Supplier to the Customer in the territory of the Republic of Poland without the intermediation of a payment account held by the Supplier for the Customer or a payment card issued by the Supplier for the Customer.
6. The supervisory authority of the Company is the Financial Supervision Commission (FSC).
7. It is not permissible to use the Money Transfer service in order to infringe or circumvent the law or the rules of fair trading, in particular to make payments using payment instruments not belonging to the Customer.
8. The Customer shall use the Money Transfer service in a manner consistent with the law and the rules of social coexistence, solely for the purpose of carrying out the Transaction. When using the Money Transfer service via the Service, the Customer may not enter content that it is not entitled to enter, in particular content that infringes any rights of third parties or is contrary to the law or the Terms and Conditions.
9. The Customer shall have the right at any time during the term of the Agreement to request that the provisions of the Agreement and the Terms and Conditions be made available to him/her on a durable medium, including by e-mail or on paper. The Terms and Conditions and the Agreement may also be downloaded and subsequently saved and stored by the Customer in the memory of his/her device in an unaltered form.
10. Meest may, from time to time, carry out planned upgrades, maintenance work and make updates to the Service, which may result in restrictions on the use of the Money Transfer Service, of which the Company shall inform the Customer before using the Money Transfer Service.
11. If it is necessary to carry out the unscheduled work referred to in paragraph 10 above for reasons beyond the Company's control, Meest will inform you of the work and the associated interruption of the Money Transfer service at the latest when the work commences and prior to the use of the Money Transfer service.
12. Restrictions on the use of the Money Transfer service during periods of upgrading, maintenance work and making updates, communicated by the Company in accordance with the Terms and Conditions, shall be deemed not to be the fault of the Company. For limitations in the use of the service for which the Company is at fault, the Company shall be liable in accordance with the legal provisions.

§ 2.
[Definitions]

1. The following definitions apply for the purposes of these Rules:

    1) **Email Address** - means the Email Address referred to in the Terms of Service;
    2) **Supplier**, **Company** or **Meest** - means Meest Transfer sp. z o.o. with its registered office in Ostrowiec Świętokrzyski, ul. Siennieńska 11/2.15, 27-400 Ostrowiec Świętokrzyski, entered into the Register of Entrepreneurs kept by the District Court in Kielce, X Economic Division of the National Court Register under the KRS number: 0000326242, NIP: 9562248359, REGON: 340551774, website address: https://meestpay.com ;
    3) **Business day** - any day of the week from Monday to Friday, excluding public holidays in accordance with Polish law;
    4) **Password** - means the Password referred to in the Terms of Service;
    5) **Payment Instrument** - means a personalised device or a personalised set of procedures agreed between the Customer and the payment service provider for the initiation of an Order;
    6) **Customer** - means the User referred to in the Terms of Service who is a Payer for whom the Provider provides the Money Transfer service on the basis of the concluded Agreement;
    7) **Authentication code** - means a unique string of characters generated, one at a time, by the Supplier, used to authenticate the Customer;
    8) **Consumer** - means a Customer using the Money Transfer service provided by the Supplier in a manner not directly related to his/her commercial or professional activity;
    9) **Account** - means an Account as referred to in the Terms of Service;
    10) **FSC** - means the Financial Supervision Commission;
    11) **Unique Transaction Identifier** - means the combination of letters, numbers or symbols specified by Meest used to execute a Transaction that provides traceability;
    12) **Mobile Phone Number** - means the Mobile Phone Number referred to in the Terms of Service;
    13) **Recipient** - means an adult natural person who is the recipient of the funds that are the subject of a Transaction;
    14) **Payer** - means the User who submits the Order;
    15) **Money Transfer** - means a Payment Service and involves the transfer of funds received from the Payer, who is the Customer, to the Recipient or a service provider other than the Company, which receives the funds for the Recipient;
    16) **Entrepreneur** - means the Customer using the Money Transfer service provided by the Supplier in a manner related to his/her own business or professional activity;
    17) **Terms and Conditions** - means these Terms and Conditions for the provision of the money transfer payment service through MeestPay, available on the Website at https://meestpay.com ;
    18) **Terms of Service** - means the Terms of Service of the MeestPay website available on the Website at https://meestpay.com;
    19) **Claims Handling Regulations** - means the Meest Transfer sp. z o.o. Claims Handling Regulations, available on the Website at https://meestpay.com ;
    20) **Service** - means the Service, as referred to in the Terms and Conditions of the Service, enabling Customers, inter alia, to execute Transactions against Recipients, using payment accounts, payment cards or other payment instruments belonging to the Customers, operated or issued by payment service providers other than the Company;
    21) **Website** - means the Website referred to in the Terms of Service;

22) **Agreement** - means an agreement for the execution of a single payment transaction within the meaning of the Payment Services Act of 19 August 2011, as amended, concluded between the Customer and the Provider, prior to the submission of an Order, relating to a given Transaction, and executed in accordance with the Regulations; the Regulations constitute an integral part of the Agreement;
23) **Payment Service** - means a payment service within the meaning of the Act, provided by the Company to Customers on the basis of a licence from the Financial Supervision Commission;
24) **Act** - means the Act of 19 August 2011 on payment services;
25) **AML Act** - means the Anti-Money Laundering and Countering the Financing of Terrorism **Act of** 1 March 2018;
26) **Transaction** or **Payment Transaction** - means a payment transaction, initiated electronically by the Customer by placing an Order, involving the deposit, transfer or withdrawal of funds, by Money Transfer; the value and title of the Transaction and the amount of fees and commissions payable to the Supplier by the Customer for the execution of the Transaction is communicated to the Customer on the Website before the Order is placed;
27) **Durable medium** - means a medium that allows the Customer to store information addressed to him or her personally by the Supplier in a manner that makes it accessible for future reference for a period of time appropriate to the purposes for which the information is used and that allows the stored information to be reproduced unchanged, including information sent by email or text message;
28) **Order** or **Payment Order** - means a declaration of intent by the Customer addressed to the Provider and containing an instruction requesting the Provider to execute a Transaction.

Chapter II. Money Transfer

§ 3.
[Introductory provisions].

1. The Supplier shall provide the Money Transfer service to the Customer on the terms and conditions set out in the Terms and Conditions and the Agreement. The Terms and Conditions are an integral part of the Agreement.
2. The Contract is concluded by the Client's acceptance of the Terms and Conditions, each time before placing an Order. A natural person who is not a Client cannot conclude a Contract.
3. In order to conclude the Agreement and use the Money Transfer service, it is necessary for the Customer to meet the following technical requirements:
    1) have at their disposal a device with an Internet connection and a memory capable of storing documents in electronic form (e.g. a computer or mobile telephone);
    2) to have an Internet browser capable of correctly displaying the Website, including downloading and saving documents in electronic form;
    3) having a device on which the Application can be installed and used;
    4) having an active e-mail account;
    5) have the device and software to correctly display documents in PDF format;
    6) to have a payment account with online access, held by an authorised entity or a payment card (other payment instrument) issued by an authorised entity, through which the Customer may place Orders.
4. The provision of the Money Transfer service may be linked to currency exchange.
5. The list of currencies for which the Supplier provides a currency exchange service is provided to the Customer on an ongoing basis via the Service, and information on currency exchange rates is provided to the Customer

by the Supplier, via the Service, prior to placing an Order. The Supplier uses the exchange rates announced and applied by the banks with which it cooperates.

§ 4.
[Terms and Conditions of the Money Transfer Service].

1. These terms and conditions shall apply once the Contract has been concluded in accordance with the provisions of the Terms and Conditions. The Contract may only be concluded through the Service, subject to acceptance of the Terms and Conditions.
2. The Provider shall execute a Transaction only on the basis of an Order placed by the Client in the currency specified on the Website as the currency allowed for selection when placing Orders and executing Transactions.
3. The receipt of an Order by the Company shall occur on the day on which the Payer has placed funds at the disposal of the Company for the execution of the Order. However, if that day is not a Business Day, the Payment Order shall be deemed to have been received by the Company on the first Business Day thereafter.
4. The Company shall endeavour to have the amount of the Transaction credited to the Recipient's payment account as soon as possible, even within 10 minutes of receipt of the Payment Order. However, the maximum time for the execution of a Transaction shall be calculated until the end of the next Business Day following the receipt by the Company of the Payment Instruction, i.e. from the date referred to in paragraph 3 of this section.
5. The Company executes the Order if the Client's payment account or the account assigned to the Client's payment card has funds equivalent to at least the value of the Transaction and the fees or commissions payable to the Company by the Client for the execution of the Transaction, and the execution of the Payment Order is not contrary to law.
6. When placing an Order, the Customer indicates and confirms the following information on the Service:
    1) the name, surname or business name of the customer;
    2) the customer's payment account number (the account number associated with the payment card);
    3) address, personal document number, and date and place of birth of the customer;
    4) the name or business name of the Recipient;
    5) Recipient's payment account number;
    6) the title of the Transaction (optional);
    7) the amount of the Transaction.
7. The Customer is obliged to verify the correctness of the data provided each time before submitting the Order on the Website. Until the Order is submitted to the Service, the Customer has the right to make corrections in connection with the errors he detects.
8. The Recipient's details provided to Meest by the Customer for the purpose of placing an Order should be consistent with the details held by the Recipient's supplier other than the Company, which maintains an account for the Recipient.
9. By way of derogation from paragraph 6(2) and (5) above, in the case of a Transaction that will not be executed from or to a payment account, Meest shall ensure that the Transaction in question is accompanied by a Unique Transaction Identifier instead of the payment account number(s).
10. Upon receipt of an Order, Meest shall inform the Customer, in the form of a message sent to the e-mail address, that the Order has been received. If an Order is refused, the Company shall inform the Customer in the form of a message sent to the e-mail address.
11. The Customer may not revoke an Order once it has been received by Meest.
12. The Payer's Bank or the Recipient's Bank may block, stop or reject a Transaction for security reasons or for other reasons, such as lack of funds in the Payer's account. It is also possible that funds will be blocked as a result

of an interrupted or failed Transaction. The Company is not responsible for the actions of the Banks in this respect. In the event that it is not possible to transfer funds to the Recipient Bank, unless this is prevented by other legal considerations, the Company will immediately return the amount of the Transaction to the Payer

13. Refunds are made to the Customers' payment accounts from which the Company received the payment. In the case of payment card payments, refunds are made to the account assigned to the payment card.
14. Meest may refuse to accept or execute an Order placed by the Customer:
    1) in the absence of an adequate amount of funds necessary for the execution of the Order and payment of the fee due to the Company, on the Client's payment account or the account assigned to the Client's payment card;
    2) in the event that the Order does not contain the data necessary for its execution or contains contradictory or incomplete data;
    3) for security reasons, in particular when there is a suspicion of ordering a Fraudulent Transaction, a fictitious Transaction or a Transaction whose purpose or object is not in compliance with applicable laws (including the provisions of the AML Act) or the principles of social co-existence, generating a level of risk unacceptable to the Company, including those related to money laundering or terrorist financing.
15. In the event of a refusal to accept or execute an Order, the Order shall be deemed not to have been received and Meest shall notify the Customer of the refusal and of the reasons for the refusal, unless such notification is not permissible under separate provisions of law.
16. The technical and operational details of placing Orders and executing Transactions in the provision of the Money Transfer service are described in the information and instructions provided to Customers by the Provider through the Service.

§ 5.
[Information obligations]

1. The information referred to in this paragraph shall be provided to the Customer by the Supplier in the form of a message sent to an e-mail address. At the Customer's request, the information referred to in paragraph 3 below shall be provided by Meest to the Customer in paper form or on another Durable Medium.
2. The current Terms and Conditions and their archived versions are available to all Customers via the Website.
3. Immediately upon receipt of the Order, Meest shall provide the Customer with the following information in the form of a message sent to an e-mail address:
    1) enabling the Client to identify the Transaction and concerning the Recipient;
    2) the amount of the Transaction in the currency selected for the Order;
    3) the amount of any fees and commissions in respect of the Transaction and, where applicable, details of the fees and commissions or information about any interest payable by you;
    4) the exchange rate applied to the Transaction by the Supplier and the amount of the Transaction after currency conversion, if the Payment Transaction involves currency conversion;
    5) the date and time of receipt of the Order by the Supplier.

Chapter III. Processing of personal data

§ 6.

1. The Company is the controller of the Customers' personal data.
2. Detailed rules for the processing of Customers' personal data are made available by the Supplier on the Website, at the address where the Terms and Conditions are available.
3. The provision of personal data by Customers is voluntary, but necessary for the execution of the Money Transfer service.
4. In the event of questions regarding data processing or in order to exercise the Customer's rights under Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46/EC, it is possible to contact Meest's Data Protection Officer by email at iod@meestpay.com or in writing to the Company's registered office address.

Chapter IV. Safety rules

§ 7.
[Introductory provisions].

1. The Customer shall comply with security rules to protect the Customer's authentication data in connection with the Customer's use of the Money Transfer service, including:
   1) use the Email Address, Password and Authentication Code for their intended purpose;
   2) store the Email Address, Password and Authentication Code separately;
   3) protect the Email Address, Password and Authentication Code from unauthorised access;
   4) immediately inform Meest whenever:
      a) Email address, Password or Authentication Code is lost, stolen, disclosed or used in an unauthorised manner;
      b) any Transaction was unauthorised, not performed or improperly performed;
      c) there has been a change in the Mobile Phone Number.
2. Circumstances referred to in paragraph 1, item 4) above, the Customer is obliged to immediately communicate to the Company via the contact form by e-mail to support@meestpay.com.
3. The information is provided in the manner described in paragraph 2 above free of charge. Confirmation of receipt of the notification by the Supplier will be sent to the Customer's e-mail address automatically upon confirmation of receipt of the notification.
4. In the circumstances referred to in paragraph 1(4)(a) above, confirmation shall be made by telephone to the Mobile Phone Number, by the Company, after verification of the Customer.

§ 8.
[Preventing the use of the Money Transfer Service].

1. The Company is entitled to prevent the Customer from using the Money Transfer service if:
   1) The Customer uses the Money Transfer service in a manner that violates the law, the Rules or the Terms of Service;

2) The Provider suspects that the Money Transfer service is being used, instead of the Customer, by unauthorised persons;
3) there is a suspicion of money laundering or terrorist financing.

2. For the reasons referred to in paragraph 1 above, Meest is entitled to temporarily suspend the Customer's ability to carry out Transactions via the Service.
3. The Company shall notify the Customer, in the form of a message sent to an e-mail address, of the case referred to in paragraph 1 or 2 above without delay, unless the notification is unjustified for security reasons or prohibited by the application of separate legal provisions or the Terms and Conditions.
4. The Provider shall enable the Client to execute the Transaction if the reasons referred to in paragraph 1 above cease to exist.

Chapter V. Rules on liability

§ 9.

1. 1. The Company shall be liable to the Payer under the terms of the Act, excluding liability for lost profits.
2. In the event of non-performance or improper performance of a Transaction initiated by the Customer, the Supplier shall, at the Customer's request, immediately and free of charge take action to trace the Transaction and notify the Customer of the result of such tracing.
3. The Provider shall not be liable for non-executed or stopped Transactions, payment account blocks or asset freezes if these measures were taken to comply with the AML Act or to implement a decision of the General Inspector of Financial Information.
4. The Provider shall not be liable for the temporary blocking of the Customer's access to use the Money Transfer service, the Account or the Service if such blocking is justified on the basis of the law or the Terms and Conditions, as well as for the non-performance or improper performance of the Transaction resulting from such blocking.
5. The Company shall not be liable for non-performance or improper performance of an obligation resulting from a force majeure event.

Chapter VI. Fees and commissions

§ 10.

1. In consideration of the use of the Money Transfer service, the Customer shall pay to the Supplier, and the Supplier shall collect from the Customer, the fees and commissions due to the Supplier from the Customer.
2. The amount of the fee is shown in the calculator and depends on the country of the recipient, the withdrawal method and the currencies selected. The final fee amount can be checked in the customer panel after logging in.
3. Subject to paragraph 4 below, an amendment to the table of fees and charges shall be made in accordance with the procedure provided for amending the Rules.
4. The Provider may reduce the fees and commissions for a limited period of time. In this case, Meest will immediately inform the Customer via the Email Address and make the relevant table of fees and commissions available within the Service.

Chapter VIII. Withdrawal from the Agreement

§ 11.

1. The Customer, who is a Consumer, has the right to withdraw from the Agreement without giving reasons within fourteen (14) days from the date of its conclusion in accordance with the provisions of the Terms and Conditions, by submitting a statement of withdrawal in accordance with the specimen attached to the Terms and Conditions.
2. In order for the Customer to meet the deadline referred to in section 1 above, it is sufficient for the Customer to send the declaration in writing to the Supplier's registered office address or to the e-mail address support@meestpay.com before the expiry of the deadline referred to in the preceding sentence.
3. If the provision of the Money Transfer Service has been commenced with the consent of the Customer who is a Consumer before the expiry of the withdrawal period, the Supplier shall be entitled to claim payment for the Money Transfer Services actually provided.

Chapter IX Complaints

§ 12.
[Introductory provisions].

1. The Customer shall have the right to make a complaint free of charge concerning the Money Transfer services provided by the Supplier or concerning the Supplier's activities on the terms and conditions provided for in these Terms and Conditions and the Complaints Handling Regulations ("**Complaint**"). A Complaint may be submitted:
    1) in person - at the Company's registered office, in writing or orally for the record;
    2) by telephone on: +48 22 113 40 54, +380 67 700 47 48 - after verification of the Customer's identity;
    3) by letter, snail mail or courier - by sending it to the Company's registered office address;
    4) in electronic form, via the Website using the electronic form available on the Website.
2. The Customer may submit a Complaint by an attorney with a power of attorney granted in ordinary written form, unless there are special circumstances indicating that another form is necessary and the Customer was informed of this at the conclusion of the Contract.
3. The complaint shall contain at least
    1) data enabling identification of the customer;
    2) a detailed description of the circumstances to which the Complaint relates;
    3) specify the request and the Customer's address to which a response to the Complaint should be sent.

§ 13.
[Response to Complaint]

1. The Supplier shall respond to Complaints within no more than fifteen (15) Business Days from the date of the Complaint.
2. In particularly complicated cases, which make it impossible to investigate the Complaint and provide a response within the time limit referred to in paragraph 1 above, the Company, after the lapse of 15 Business

Days, shall inform the Client about the delay, explain the reason for the delay and indicate the circumstances which need to be determined in order to investigate the case and determine the expected time limit for investigating the Complaint and providing a response, however, not longer than 35 Business Days from the date of receipt of the Complaint.

3. In order to comply with the time limits referred to in paragraphs 1 and 2 above, it shall be sufficient to send the response before their expiry and, in the event that the response is submitted in writing by post, it shall be sufficient to post the response at the postal facility of the designated operator within the meaning of the Act of 23 November 2012. - Postal Law.
4. The Supplier shall provide the response on paper or, upon agreement with the Customer, on another Durable Medium.
5. The response to the Complaint should include, in particular:
    1) exhaustive factual and legal justification, including the problem reported, unless the Complaint has been dealt with in accordance with the Customer's wishes;
    2) comprehensive information on the Company's position on the objections raised, including an indication of the relevant parts of the Rules of Procedure and the Agreement;
    3) to set a time limit within which a claim raised in a Complaint handled in accordance with the Customer's wishes will be fulfilled, which shall not be longer than 30 days from the date of the reply;
    4) the identity of the customer and the name of the person responding, stating his/her official position.
6. If the Complaint has been lodged by a Consumer, the response to the Complaint must provide comprehensive information on the problem reported, indicating the relevant provisions of the Regulations and applicable law, and if possible quoting the provisions referred to, unless this is not required by the nature of the allegations raised.
7. In the event that the Complaint is denied as valid in whole or in part, the response to the Complaint should additionally contain an instruction on the possibility of:
    1) appeal the position contained in the response directly to the Company in the manner in which the Complaint was answered.
    2) to apply to the Financial Ombudsman for a review of the case or to use other forms of out-of-court dispute resolution.
    3) to bring an action before the court having jurisdiction to hear the case if the out-of-court settlement options have been exhausted, indicating the entity that should be sued and the court with jurisdiction to hear the case.
8. If any of the data or information indicated in the Complaint needs to be supplemented, the Supplier will request supplementation to the extent indicated prior to processing the Complaint.
9. The Customer making a Complaint is obliged to provide the Supplier with explanations and assistance in matters relating to the Complaint made, except when the provision of such explanations and assistance is contrary to applicable law.
10. The Supplier does not consider Complaints that do not contain data enabling the Complainant to be identified.

§ 14.

[Appeal against the Response to a Complaint].

1. The Customer shall have the right to appeal against the Supplier's position expressed in its response to the Complaint within fourteen (14) days of receiving the response. Section 14 of the Terms and Conditions shall apply to the appeal accordingly.
2. The Customer may bring an action before the competent court of general jurisdiction in accordance with the provisions of the Code of Civil Procedure. The court competent to resolve disputes related to the performance of the Agreement shall be determined in accordance with the applicable provisions on the jurisdiction of courts, including the Act of 17 November 1964 - the Code of Civil Procedure.
3. A customer who is an individual has the right to apply to the Financial Ombudsman to review the case or to request an out-of-court dispute resolution before the Financial Ombudsman (address of the Financial Ombudsman's website: www.rf.gov.pl), in accordance with the Act of 5 August 2015 on the handling of complaints by financial service providers and the Financial Ombudsman.
4. Disputes arising from this Agreement at the request of the Customer may also be settled by the Court of Arbitration at the Financial Supervisory Commission (https://www.knf.gov.pl/dla_rynku/sad_polubowny_przy_KNF).
5. The Customer may use the ODR platform (European online dispute resolution platform for resolving disputes between consumers and businesses, available at http://ec.europa.eu/consumers/odr) to resolve a dispute in relation to an Agreement concluded through the Service. The ODR platform makes it possible to forward the Customer's complaint to an authorised entity (responsible for out-of-court dispute resolution).
6. Detailed information on the amicable dispute resolution procedure is also available at http://www.polubowne.uokik.pl/.
7. The Supplier is subject to supervision by the Financial Supervision Commission. The Customer may file a complaint with the Financial Supervision Commission against the Provider if its activities violate the law. This entitlement also applies to persons who have been refused the Money Transfer service.

Chapter X. Validity and Termination of the Agreement

§ 15.

1. The Agreement is concluded for a limited period of time covering the execution of a Transaction, being a single payment transaction within the meaning of the Act, for the purposes of which it is concluded, and is terminated after the execution of that Transaction, without any further action by the parties.
2. The Customer may terminate the Contract at any time, at no additional cost, with immediate effect. The Contract shall be terminated upon receipt by the Supplier of the notice of termination.
3. The Customer may terminate the Agreement by sending a statement of termination of the Agreement, conforming to the model attached to the Terms and Conditions, in writing to the following address:
    1) Supplier's registered office: 11/2.15 Sienniełska Street, 27-400 Ostrowiec Świętokrzyski;
    2) Supplier's e-mail: info@meestpay.com.
4. In the event that, prior to the termination of the Contract, the Client has placed an Order that can no longer be revoked by the Client and would have been executed already after the termination of the Contract, the Company shall execute this Order in accordance with the Contract.
5. Termination of the Agreement shall not affect the validity of actions, including Orders and Transactions, made prior to termination, by notice or otherwise, provided that the Supplier shall execute Orders and Transactions with an execution date prior to the expiry or termination date of the Agreement. Any remaining Orders with an execution date after the date of termination of the Agreement will not be executed by the Supplier.

Chapter XI Amendments to the Regulations or the Agreement

§ 16.

1. Due to the fact that in order to use the Money Transfer service it is required each time to conclude a new Agreement and accept the Terms and Conditions in force on the date of conclusion of the Agreement, the Company does not announce each change to the Terms and Conditions.
2. The Company shall post the applicable Rules on an ongoing basis on the Website at https://meestpay.com/ , in a manner that allows the public to familiarise themselves with their contents prior to placing an Order.

Chapter XI Final provisions

§ 17.

1. The bylaws were adopted by resolution of the Meest Board of Directors and come into force on the date of their adoption.
2. Amendments to the Rules of Procedure shall follow the procedure referred to in paragraph 1.
3. The Rules of Procedure have been drawn up in the Polish language and the Polish version is the sole basis for their interpretation.
4. The Customer is obliged to notify the Supplier immediately of any change to its details provided to the Supplier, in particular any change to its Email Address or Mobile Phone Number.
5. The Contract shall be governed by Polish law. The language in which the Company communicates with the Customer and concludes the Contract shall be Polish.
6. The Company communicates with the Customer electronically or in writing, and unless the provisions of the Terms and Conditions or the law indicate otherwise, the primary form of communication with the Customer is via the Website and emails.
7. Except as otherwise provided in the Regulations, the Customer may communicate with the Company:
   1) via the Website, using the electronic form available on the Website;
   2) at e-mail address: info@meestpay.com ;
   3) in writing to: Meest Transfer sp. z o.o., 11/2.15 Siennieńska Street, 27-400 Ostrowiec Świętokrzyski.
8. Any disputes arising out of or in connection with the Payment Services shall be settled by the competent common courts in the territory of Poland, unless the Terms and Conditions provide otherwise.

Declaration of withdrawal - model

....
Customer's name

....
Customer's e-mail address

....
Customer telephone number

STATEMENT
of withdrawal from the Agreement

I, the undersigned ...., holding identity document no. ...., residing at ...., address and place of residence ...., holding PESEL no. ...., declare that I **withdraw** from the Agreement, concluded remotely on ...., in accordance with the provisions of the "Regulations for the provision of money transfer payment service through MeestPay", between me and Meest Transfer sp. z o.o., based in Ostrowiec Świętokrzyski, KRS no.: 0000326242.

I declare at the same time that I am a consumer within the meaning of Article 22^1 of the Civil Code and that I entered into the Agreement for purposes not directly related to business or professional activity.

....
Place, date and signature of customer

Declaration of termination of the Agreement - model

....
Customer's name

....
Customer's e-mail address

....
Customer telephone number

STATEMENT
of termination of the Agreement

I, the undersigned ...., holding identity document no. ...., residing at ...., address and place of residence ...., holding PESEL no. ...., declare that **I terminate the** Agreement, concluded remotely on ...., in accordance with the provisions of the "Rules of Money Transfer Payment Service through MeestPay", between me and Meest Transfer sp. z o.o., based in Ostrowiec Świętokrzyski, KRS no.: 0000326242, with **immediate effect**.

....
Place, date and signature of customer