Valid from: 3 November, 2026

Visa Click to Pay Service Terms and Conditions

1. General Provisions

1.1. These Terms and Conditions (hereinafter – the Supplement) govern the use of the Visa Click to Pay Service and apply to Clients who activate Visa Click to Pay for their Visa payment cards issued by Finansinės paslaugos “Contis”, UAB (hereinafter – the Card Issuer) and distributed by Paysera LT, UAB (hereinafter – the Distributor or Paysera).

1.2. This Supplement forms an integral part of the agreement under which Paysera provides payment services to the Client, that is, the General Payment Services Agreement for Private Clients or the General Payment Services Agreement for Business Clients, as applicable to the Client, as amended, supplemented or replaced from time to time, including where it is replaced by several agreements, such as a general agreement and a separate payment services agreement (hereinafter – the General Agreement), and of the Visa Payment Card Account Terms and Conditions for Private Clients or the Visa Payment Card Account Terms and Conditions for Business Clients, as applicable to the Client (hereinafter – the Visa Card Terms). Where the General Agreement consists of several agreements, this Supplement supplements the agreement that governs payment services, and references in this Supplement to the General Agreement are to all of them together. References in this Supplement to the General Agreement on a particular matter are to the provisions of the General Agreement applicable to the Client that govern that matter, as in force from time to time. In case of any conflict between this Supplement and the General Agreement or Visa Card Terms, the provisions of this Supplement shall prevail in relation to the Visa Click to Pay Service.

1.3. Visa Click to Pay is an additional payment feature available to holders of Visa payment cards issued by the Card Issuer. The Service enables secure online payments at participating merchants without the need to manually enter card details for each transaction.

1.4. By activating and using the Visa Click to Pay Service, the Client confirms that they have read, understood, and agree to be bound by these Terms and Conditions, the General Agreement and the Visa Card Terms, and that they have been informed of the processing of their personal data as described in Section 7 of this Supplement and in the Paysera Privacy Policy.

1.5. All capitalised terms used in this Supplement but not defined herein shall have the meanings ascribed to them in the General Agreement or the Visa Card Terms.

1.6. The Visa Click to Pay Service is offered to the Client by Paysera as a feature of the Client's Visa payment card and is operated by Visa Europe Limited (hereinafter – Visa). The Card Issuer and Visa act as joint controllers in relation to the processing of the Client's personal data for the purposes of providing the Visa Click to Pay Service, and Paysera acts on behalf of the Card Issuer, as further described in Section 7 of this Supplement.

2. Definitions

2.1. For the purposes of this Supplement, the following terms shall have the meanings set out below:

1. **Visa Click to Pay or Click to Pay Service** means the payment service provided by Visa that allows Clients to make secure online payments at participating merchants using their enrolled Visa payment card without manually entering card details, utilising network tokenisation and Payment Authorisation.

2. **Click to Pay Profile** means the Client's account within the Visa Click to Pay Service maintained by Visa, where the Client's name, enrolled Visa payment card information, email address and mobile phone number are stored.

3. **Email/Mobile Number Identifier** means the email address and/or mobile phone number provided by the Client and used to identify the Client when making payments through the Visa Click to Pay Service at participating merchants.

4. **Network Token** means a unique digital identifier generated by Visa to replace the Client's actual Visa payment card number (PAN) for secure processing of Click to Pay transactions, ensuring that the card details are not shared with merchants during the payment process.

5. **Payment Authorisation** means the verification of the Client and the authorisation of a Click to Pay transaction in the manner required by the Card Issuer and Visa, which may include a one-time passcode sent by Visa to the Client's Email/Mobile Number Identifier and strong customer authentication under the 3-D Secure procedure of the Visa payment card, by confirming the transaction in the Paysera mobile application or by entering a one-time code sent by SMS or email.

6. **Participating Merchant** means an online merchant or e-commerce platform that has integrated the Visa Click to Pay Service and accepts payments through this method.

7. **Visa** means Visa Europe Limited, a company incorporated under the laws of England and Wales, with its registered office at 1 Sheldon Square, London W2 6TT, United Kingdom, which provides the Click to Pay Service.

8. **Joint Controller** means the Card Issuer and Visa in their capacity as joint data controllers for the processing of the Client's personal data in connection with the Visa Click to Pay Service, as defined under the General Data Protection Regulation (EU) 2016/679.

3. Description of the Visa Click to Pay Service

3.1. The Visa Click to Pay Service is a digital payment solution that enables Clients to make secure and convenient online payments at participating merchants without the need to manually enter their Visa payment card details for each transaction.

3.2. The Service operates using network tokenisation technology, whereby Visa generates a unique Network Token to replace the Client's actual Visa payment card number (PAN). This Network Token is securely transmitted to participating merchants during the payment process, ensuring that the Client's actual card details are protected and not disclosed to merchants.

3.3. To use the Visa Click to Pay Service, the Client must activate it for their Visa payment card in the Paysera mobile application; Paysera passes the Client's request and Email/Mobile Number Identifier to the Card Issuer, which provides them to Visa. When making a payment at a participating merchant, the Client identifies themselves by entering their email address or mobile phone number and, after Payment Authorisation, completes the payment.

3.4. The Visa Click to Pay Service enhances payment security by replacing manual card entry with secure tokenisation and strong authentication methods. Transactions made through Click to Pay benefit from reduced fraud risk and improved checkout experience.

3.5. The Visa Click to Pay Service is available only at participating merchants that have integrated Click to Pay into their online checkout process. Paysera does not guarantee that all online merchants will accept Click to Pay payments. The availability of the Service at any particular merchant is determined by that merchant and Visa.

3.6. The Visa Click to Pay Service is linked to the Client's Visa payment card account. All transactions made through Click to Pay are debited from the Client's Visa payment card account in accordance with the Visa Card Terms and the General Agreement. The Client must ensure that sufficient funds are available in their account to cover Click to Pay transactions.

4. Enrolment in Click to Pay

4.1. The Visa Click to Pay Service is available for an active Visa payment card issued by the Card Issuer and distributed by Paysera that the Client holds on their own Paysera account. A Visa payment card issued on the account of a legal entity or of another person cannot be added to the Service.

4.2. The Client may enrol in the Visa Click to Pay Service exclusively by self-enrolment through the Paysera mobile application. To enrol, the Client must select and activate the Visa Click to Pay Service for an eligible existing Visa payment card, following the instructions displayed in the relevant Paysera channel. The Client requests the activation by tapping "Agree and enable" on the Click to Pay consent screen, and the Service is activated once Visa confirms the activation. Paysera does not activate the Visa Click to Pay Service for any card without the Client's request.

4.3. To activate the Visa Click to Pay Service:

● The main email address and/or mobile phone number confirmed in the Client's Paysera profile serve as the Email/Mobile Number Identifier; the Client cannot enter other ones on the consent screen and changes them by updating their Paysera profile;

● The Client selects the Visa payment card for which the Service is to be activated; Paysera passes the request to the Card Issuer, which transmits the card details (card number, expiry date and cardholder name) to Visa;

● The Client confirms acceptance of these Terms and Conditions.

4.4. By tapping "Agree and enable", the Client:

● gives their explicit consent and instructs Paysera to pass their name, contact details (email address and/or mobile phone number) and the details of the selected Visa payment card to the Card Issuer, and the Card Issuer to share them with Visa, so that Visa can create and maintain the Client's Click to Pay Profile and, when the Client selects a card at checkout, provide the necessary information to the participating merchant;

● agrees to the generation and use of Network Tokens by Visa to process Click to Pay transactions;

● accepts these Terms and Conditions as part of the General Agreement and the Visa Card Terms.

4.5. Once Visa confirms the activation, Paysera will inform the Client by a notification in the Paysera mobile application and by email that the Visa Click to Pay Service has been activated for the selected Visa payment card, and will remind the Client how the Service can be deactivated.

4.6. Activation of the Visa Click to Pay Service is voluntary. The Client may decline to activate it and may deactivate it at any time, free of charge, as described in Section 6 of this Supplement.

5. Using Click to Pay

5.1. To make a payment using the Visa Click to Pay Service at a participating merchant:

● The Client selects Click to Pay as the payment method at the merchant's checkout;

● The Client enters their Email/Mobile Number Identifier (email address or mobile phone number);

● Visa may verify the Client by sending a one-time passcode to the Client's Email/Mobile Number Identifier and displays the Client's enrolled cards in masked form, from which the Client selects the card to be used;

● The Client authorises the transaction through Payment Authorisation;

● Upon successful Payment Authorisation, Visa retrieves the Network Token associated with the Client's enrolled Visa payment card and transmits it to the merchant for processing;

● The transaction is authorised and processed in accordance with the Visa Card Terms and the General Agreement.

5.2. Each Click to Pay transaction requires the Client's Payment Authorisation. The Client must keep one-time passcodes, the login details of the Paysera mobile application and the device used for Payment Authorisation secure, and must not disclose them to any third party.

5.3. Click to Pay transactions are subject to the same spending limits, daily transaction limits, and other restrictions applicable to the Client's Visa payment card account as set out in the Visa Card Terms and the General Agreement. Additional transaction limits may apply as determined by participating merchants or Visa.

5.4. All Click to Pay transactions are processed through the Client's Visa payment card account. Funds will be debited from the Client's account in accordance with the Visa Card Terms. Transaction fees, currency conversion charges, and other applicable fees as specified in the Paysera Pricing shall apply to Click to Pay transactions.

5.5. The Client can view all Click to Pay transactions in their Visa payment card account statement, accessible through the Paysera mobile application. Each transaction will display the merchant name, transaction amount, date, and other relevant details.

5.6. Unless otherwise specified in the Paysera Pricing, no additional fees are charged by Paysera for using the Visa Click to Pay Service. However, standard transaction fees applicable to the Client's Visa payment card account as set out in the Visa Card Terms and Paysera Pricing shall apply. Participating merchants may impose their own fees or charges, for which Paysera is not responsible.

5.7. By completing Payment Authorisation for a Click to Pay transaction, the Client gives their consent to execute the payment transaction in accordance with the Visa Card Terms and the General Agreement. The Client cannot revoke the payment order after giving this consent to the merchant.

6. Managing Click to Pay Profile

6.1. The Client manages their Click to Pay Profile directly through Paysera's channels. The Client is responsible for maintaining accurate and up-to-date information in their Click to Pay Profile.

6.2. The Client can update their Email/Mobile Number Identifier and name by updating their Paysera profile through the Paysera mobile application. Paysera passes the changes of the email address, mobile phone number and name to the Card Issuer, which updates the Client's Click to Pay Profile at Visa.

6.3. For each of their Visa payment cards, the Client can see in the card settings in the Paysera mobile application whether the Visa Click to Pay Service is activated.

6.4. The Client may deactivate the Click to Pay Service for their Visa payment card at any time, free of charge, in the card settings of the Paysera mobile application. Paysera Client Support cannot deactivate the Service, but blocks the Client's Visa payment card at the Client's request in accordance with Section 8.5 of this Supplement.

6.5. Upon deactivation, the Click to Pay Profile created for the Client through Paysera, including the Client's Visa payment card and its Network Tokens, is deleted at Visa. Data provided to Visa by other card issuers for the same Client are not affected. The Client will no longer be able to use Click to Pay to make payments with that card. Deactivation does not affect the Client's Visa payment card account or other payment services. The Client may activate the Service again at any time in accordance with Section 4 of this Supplement, which starts a new enrolment.

6.6. The Click to Pay Service for a particular Visa payment card will be automatically deactivated upon:

● Cancellation or closure of the Client's Visa payment card account;

● Expiry of the Visa payment card, unless the card is renewed or replaced, in which case the Service continues for the renewed or replacement card once the Client activates that card, unless the Client deactivates the Service;

● Termination of the General Agreement or of the agreement forming part of it that governs payment services.

7. Data Processing and Privacy

7.1. The Card Issuer and Visa act as joint controllers in relation to the processing of the Client's personal data for the purposes of providing the Visa Click to Pay Service. The joint controllership arrangement is set out in the rules of the Visa payment system that bind the Card Issuer and Visa. The essence of that arrangement is as follows. The Card Issuer is responsible for collecting the Client's personal data, transmitting it to Visa and keeping it up to date, for activating and deactivating the Service at the Client's request, for providing the Client with information about the processing, and for acting as the Client's point of contact for questions and requests concerning the Service, including requests to exercise data protection rights; Paysera performs these tasks, except the transmission of the data to Visa, on behalf of the Card Issuer as the distributor of the Visa payment cards. Visa is responsible for storing the Client's personal data in the Visa Click to Pay database, operating that database, verifying the Client (including by one-time passcodes), displaying the Client's masked cards and, where the Client selects a card at checkout, providing the necessary information to the participating merchant. Irrespective of this arrangement, the Client may exercise their rights under the GDPR in respect of and against each of the joint controllers. Paysera processes the Client's personal data in the Paysera mobile application and in the Client's Paysera account as a controller, in accordance with the Paysera Privacy Policy.

7.2. In connection with the Click to Pay Service, the following personal data of the Client are shared with or processed by Visa:

● Visa payment card details (PAN, expiry date, cardholder name);

● Email address and/or mobile phone number (Email/Mobile Number Identifier);

● Billing address (if provided);

● Transaction data related to Click to Pay payments (merchant name, transaction amount, date and time, authorisation status).

7.3. When the Client makes a payment through Click to Pay at a participating merchant, the following data may be shared with the merchant:

● Network Token (not the actual card number);

● Cardholder name;

● Billing address (if provided);

● Email address (if provided);

● Transaction authorisation status.

The Client's actual Visa payment card number (PAN) is never disclosed to participating merchants.

7.4. The processing of the Client's personal data for the purposes of providing the Click to Pay Service is based on:

● The performance of the contract with the Client (this Supplement, the Visa Card Terms and the General Agreement) – Article 6(1)(b) of the GDPR;

● Compliance with legal obligations to which the Card Issuer and Paysera are subject, including anti-money laundering and payment services regulations – Article 6(1)(c) of the GDPR;

● The legitimate interests of the Card Issuer, Paysera and Visa in preventing fraud and ensuring the security of payment transactions – Article 6(1)(f) of the GDPR.

7.5. Personal data processed in connection with the Click to Pay Service will be retained by the Card Issuer, Paysera and Visa in accordance with their respective data retention policies and applicable legal requirements. Transaction data will be retained for the periods specified in the Paysera Privacy Policy and applicable payment services regulations. After deactivation of Click to Pay, the Click to Pay Profile created for the Client through Paysera is deleted at Visa (see Section 6.5). Paysera keeps a record of the activation and deactivation of the Service for the Client's Visa payment card (status and dates, without the card number) for the periods specified in the Paysera Privacy Policy.

7.6. The Client has the following rights in relation to their personal data processed for Click to Pay:

● Right of access to personal data (Article 15 GDPR);

● Right to rectification of inaccurate personal data (Article 16 GDPR);

● Right to erasure ("right to be forgotten") in certain circumstances (Article 17 GDPR);

● Right to restriction of processing in certain circumstances (Article 18 GDPR);

● Right to data portability (Article 20 GDPR);

● Right to object to processing based on legitimate interests (Article 21 GDPR);

● Right to lodge a complaint with the supervisory authority (State Data Protection Inspectorate of the Republic of Lithuania or the relevant supervisory authority in the Client's country of residence).

7.7. To exercise any of the above rights, the Client may contact:

● Paysera's Data Protection Officer at: dpo@paysera.com or Paysera LT, UAB, Pilaitės pr. 16, Vilnius, Lithuania, marked "Data Protection Officer";

● The Card Issuer's Data Protection Officer at: dpo@contis.com or at the address of the Card Issuer specified in Section 14.2 of this Supplement;

● Visa's Global Privacy Office by email at privacy@visa.com or by post at Global Privacy Office, Visa Europe Limited, 1 Sheldon Square, London W2 6TT, United Kingdom.

7.8. Further information about how the Card Issuer and Paysera process the Client's personal data is set out in the privacy policy of the Card Issuer and in the Paysera Privacy Policy. Information about Visa's data processing practices is available in Visa's Global Privacy Notice (https://www.visa.co.uk/legal/global-privacy-notice.html). Visa processes personal data in the United States to maintain the Client's Click to Pay Profile and ensures that such transfers are protected by appropriate safeguards in accordance with applicable data protection law.

8. Security and Client Obligations

8.1. To keep their Payment Authorisation secure, the Client must:

● Protect their device with a secure password, PIN, or biometric authentication;

● Not share one-time passcodes, the login details of the Paysera mobile application or device access credentials with any third party;

● Keep their biometric data (fingerprint, facial recognition) confidential and not allow unauthorised persons to register their biometrics on the Client's device;

● Ensure that their device is protected with up-to-date security software and operating system updates;

● Not use Click to Pay on devices that are jailbroken, rooted, or otherwise compromised.

8.2. The Client must ensure that their email account and mobile phone associated with the Email/Mobile Number Identifier are secured with strong passwords and two-factor authentication where available. The Client must immediately inform Paysera if they lose access to their email account or mobile phone number.

8.3. If the Client suspects or becomes aware of any unauthorised access to their Click to Pay Profile, device, email account, or mobile phone, they must immediately:

● Deactivate the Click to Pay Service in the Paysera mobile application or contact Paysera Client Support to block their Visa payment card in accordance with Section 8.5 below;

● Change the passwords and security settings for their email account, mobile phone, and Paysera account;

● Review their transaction history for any unauthorised Click to Pay transactions and report them to Paysera in accordance with Section 8.6 below.

8.4. The Client shall regularly monitor the transactions on their Visa payment card, including Click to Pay transactions, in the Paysera mobile application. The Client must check their account at least once a month and promptly report any unauthorised or suspicious transactions to Paysera.

8.5. The Client may at any time request Paysera to block their Visa payment card by contacting Paysera Client Support through the channels specified in Section 14.1 of this Supplement. Paysera will process blocking requests immediately upon receipt. Blocking the Visa payment card prevents any further payments with the

card, including Click to Pay transactions. The Click to Pay Service alone cannot be blocked by Paysera; the Client can deactivate it in the Paysera mobile application in accordance with Section 6.4 of this Supplement.

8.6. If the Client identifies an unauthorised or incorrectly executed Click to Pay transaction, they must notify Paysera without undue delay and in any event no later than 13 months after the debit date, in accordance with Section 15 of the Visa Card Terms. The notification procedures and liability provisions set out in Sections 15 and 17 of the Visa Card Terms and, to the extent applicable, the provisions of the General Agreement on unauthorised and incorrectly executed payment transactions apply to unauthorised or incorrectly executed Click to Pay transactions.

8.7. The Client's liability for unauthorised Click to Pay transactions is governed by Section 17 of the Visa Card Terms and the provisions of the General Agreement on liability for unauthorised payment transactions. In summary, for Clients who are consumers (other Clients are liable as provided in the Visa Card Terms and the General Agreement):

● If the Client has acted fraudulently or with gross negligence (e.g., by disclosing one-time passcodes or the login details of the Paysera mobile application, or failing to secure their device), the Client bears full liability for unauthorised transactions;

● If the Client has not acted fraudulently or with gross negligence, the Client's liability for unauthorised transactions resulting from the use of a lost, stolen or misappropriated payment instrument and occurring before the notification is limited to EUR 50; after notifying Paysera, the Client bears no losses, unless the Client has acted fraudulently;

● The Client bears no losses, unless the Client has acted fraudulently, where strong customer authentication was not required for the transaction or where Paysera did not provide appropriate means to notify a lost, stolen or misappropriated payment instrument.

8.8. Paysera implements appropriate technical and organisational measures to ensure the security of the Client's personal data and Click to Pay transactions in accordance with the GDPR and applicable payment services regulations. However, Paysera cannot guarantee absolute security and is not liable for security breaches resulting from factors beyond Paysera's control, including the Client's failure to comply with security obligations or vulnerabilities in the Client's device or network.

9. Service Availability and Limitations

9.1. Paysera does not guarantee that all online merchants will accept payments through the Visa Click to Pay Service. The availability of Click to Pay at any particular merchant is determined by that merchant's decision to integrate and support the Service. Paysera is not responsible if a merchant declines to accept Click to Pay or if the Service is unavailable at a particular merchant.

9.2. The Visa Click to Pay Service may be temporarily unavailable due to:

● Scheduled or emergency maintenance by Paysera or Visa;

● Technical issues affecting the Visa network or payment processing infrastructure;

● Disruptions to internet connectivity or mobile networks;

● Security incidents or suspected fraudulent activity requiring temporary suspension of the Service;

● Force majeure events as defined in the General Agreement.

9.3. Paysera will inform Clients of known scheduled maintenance affecting the Click to Pay Service in advance where reasonably practicable, in accordance with the General Agreement. Paysera is not required to provide advance notice of emergency maintenance or unscheduled service interruptions beyond its control.

9.4. The Visa Click to Pay Service is provided by Visa and depends on the availability and proper functioning of the Visa payment network and Visa's technical infrastructure. Paysera is not responsible for any service interruptions, delays, or failures caused by issues with the Visa network or Visa's systems.

9.5. The Client acknowledges that the Click to Pay Service requires:

● A compatible device with internet connectivity and the Paysera mobile application;

● An email address and/or mobile phone number capable of receiving notifications;

● Access to the Paysera mobile application, or to the mobile phone or email address to which one-time codes are sent, for Payment Authorisation.

Paysera is not responsible if the Client is unable to use Click to Pay due to technical limitations of the Client's device, browser, or network connection.

9.6. In accordance with the General Agreement, Paysera will endeavour to ensure that the Paysera system used to provide the Click to Pay Service is available at least 99% of the time, calculated as an average over at least three months. This availability standard is subject to the dependencies and limitations described in this Section 9.

10. Liability

10.1. The liability provisions set out in the General Agreement apply to the Visa Click to Pay Service. This Section 10 supplements those provisions with Click to Pay-specific considerations. Nothing in this Supplement limits the rights of a Client who is a consumer under mandatory provisions of the Law on Payments of the Republic of Lithuania or other applicable law.

10.2. Paysera is liable only for direct damages caused by Paysera's direct and essential breach of the General Agreement or this Supplement, in accordance with the General Agreement. Paysera's liability is limited to the extent permitted by applicable law and does not exceed the limits specified in the General Agreement. This limitation does not apply to the refund of unauthorised or incorrectly executed Click to Pay transactions under Sections 8.6, 8.7 and 10.5 of this Supplement.

10.3. Without prejudice to the General Agreement, Paysera is not liable for:

● Merchant refusal to accept Click to Pay payments;

● Service interruptions or failures caused by Visa, the Visa network, or participating merchants;

● Technical issues with the Client's device, browser, internet connection, or mobile network;

● Unauthorised transactions resulting from the Client's failure to comply with security obligations under this Supplement;

● Consequences of the Client disclosing one-time passcodes, the login details of the Paysera mobile application or device access credentials to third parties;

● Indirect losses, loss of profits, loss of reputation, or consequential damages;

● Goods or services purchased using Click to Pay (merchants are solely responsible for the quality and delivery

of goods and services);

● Any losses arising from the Client's failure to notify Paysera of unauthorised transactions within the timeframes specified in the General Agreement.

10.4. The Client's liability for unauthorised Click to Pay transactions is governed by Section 8.7 of this Supplement, Section 17 of the Visa Card Terms and the General Agreement.

10.5. If Paysera is responsible for the incorrect execution of a Click to Pay transaction (e.g., debiting the wrong amount or failing to execute an authorised transaction), Paysera will refund the amount of the transaction and restore the Client's account to the state it would have been in had the error not occurred, in accordance with Section 15 of the Visa Card Terms. Paysera will also refund any charges and interest the Client has had to pay as a consequence of the incorrect execution.

10.6. If the Client disputes a Click to Pay transaction or requests a refund, the procedures and timelines set out in Section 15 of the Visa Card Terms and in the General Agreement apply. The Client should first contact the merchant to resolve any disputes regarding goods or services purchased. If the dispute cannot be resolved with the merchant, the Client may contact Paysera to request assistance in accordance with the complaint procedures set out in the General Agreement.

10.7. Visa and participating merchants are independent third parties. Paysera is not responsible for any acts or omissions of Visa or participating merchants. Any claims against Visa or participating merchants must be directed to those parties. However, Paysera, acting on behalf of the Card Issuer, will assist the Client in exercising their data protection rights as described in Section 7 of this Supplement.

11. Termination

11.1. The Client may deactivate the Visa Click to Pay Service at any time without penalty by following the procedures described in Section 6.4 of this Supplement. Deactivation of Click to Pay does not terminate the General Agreement or the Visa Card Terms unless the Client separately terminates those agreements in accordance with their respective provisions.

11.2. If the Client cancels their Visa payment card or the card is cancelled by Paysera or the Card Issuer in accordance with Sections 19 and 20 of the Visa Card Terms, the Click to Pay Service for that card will be automatically deactivated. The Client will not be able to use Click to Pay with the cancelled card.

11.3. If the General Agreement, or the agreement forming part of it that governs payment services, is terminated, the Click to Pay Service will be automatically deactivated for all of the Client's Visa payment cards. The Client will lose access to their Click to Pay Profile and will not be able to make payments through Click to Pay.

11.4. Paysera cannot suspend or deactivate the Click to Pay Service for an individual Client. Paysera may block the Client's Visa payment card in the cases and in the manner provided in the Visa Card Terms and the General Agreement; while the card is blocked, no Click to Pay transactions can be made with it. Paysera may terminate the provision of the Click to Pay Service, in particular on termination of Paysera's agreement with Visa for the provision of the Click to Pay Service.

Paysera will notify the Client of the termination of the Click to Pay Service at least two months in advance, or such longer period in advance as may be established in the General Agreement. If Visa stops providing the Click to Pay Service with shorter notice, Paysera will inform the Client as soon as possible.

11.5. Following deactivation or termination of the Click to Pay Service, the Client's personal data will be retained by the Card Issuer, Paysera and Visa in accordance with their respective data retention policies and applicable legal requirements as described in Section 7.5 of this Supplement. Transaction data will be retained for the periods specified in the Paysera Privacy Policy and applicable payment services regulations.

11.6. Termination of the Click to Pay Service does not affect any outstanding payment obligations or liabilities of the Client. The Client remains liable for all Click to Pay transactions executed before termination and for any fees, charges, or damages arising from the Client's use of the Service.

12. Amendments

12.1. Paysera has the right to amend this Supplement in accordance with the amendment procedures set out in the General Agreement.

12.2. Paysera will notify the Client of any amendments to this Supplement at least two months, or such longer period as may be established in the General Agreement, before the proposed date of entry into force of the amendments. The notification will be sent to the Client by email or via the Paysera mobile application, or by mail to the address specified by the Client in their Paysera account.

12.3. If the Client does not agree with the proposed amendments, the Client may terminate the Click to Pay Service in accordance with Section 11.1 of this Supplement before the amendments come into force. If the Client does not object to the amendments before the proposed date of entry into force, the Client is deemed to have accepted the amendments in accordance with the General Agreement.

12.4. The notice period referred to in Section 12.2 does not apply to amendments which, under the General Agreement, may be made without such notice, including amendments that:

● Are required due to changes in mandatory legal or regulatory requirements;

● Reduce fees or otherwise benefit the Client;

● Introduce new services or features that the Client may choose to use or not use at their discretion.

In such cases, amendments will take effect as provided in the General Agreement.

12.5. If Visa makes changes to the Click to Pay Service that require corresponding amendments to this Supplement, Paysera will amend this Supplement and notify Clients in accordance with this Section 12. Paysera is not responsible for changes to the Click to Pay Service implemented by Visa that are beyond Paysera's control.

13. Governing Law and Dispute Resolution

13.1. This Supplement, together with the General Agreement and the Visa Card Terms, is governed by the laws of the Republic of Lithuania. This choice of law does not deprive a Client who is a consumer of the protection afforded by the mandatory provisions of the law of the country of their habitual residence.

13.2. Any disputes arising from or in connection with this Supplement shall be resolved in accordance with the provisions of the General Agreement on the settlement of disputes and the filing of claims.

13.3. The Client may submit complaints regarding the Click to Pay Service by contacting Paysera Client Support via email at support@paysera.com, by phone at +44 20 80996963, or through the Paysera mobile application. Paysera will examine written complaints within 15 working days and provide a detailed response in accordance

with the General Agreement. If a complete response cannot be provided within 15 working days, Paysera will send an incomplete answer indicating the reasons for the delay and the deadline by which the Client will receive a final answer (not exceeding 35 working days).

13.4. A Client who is a consumer has the right to apply to the Bank of Lithuania as an out-of-court consumer dispute resolution institution.

13.5. If the dispute is not settled amicably or through alternative dispute resolution, the dispute may be resolved by the competent court determined in accordance with the General Agreement and applicable law. A Client who is a consumer may also bring proceedings in the courts of their place of residence, as provided by applicable law.

14. Contact Information

14.1. For all inquiries, complaints, or requests regarding the Visa Click to Pay Service, the Client may contact Paysera through the following channels:

● Phone: +44 20 80996963 (standard geographic rates apply);

● Email: support@paysera.com;

● Online: Log in to your Paysera account at www.paysera.com;

● Post: Paysera LT, UAB, Pilaitės pr. 16, Vilnius, Lithuania.

14.2. The Visa payment cards are issued by Finansinės paslaugos “Contis”, UAB, company code 304406236, registered in the Register of Legal Entities of the Republic of Lithuania, with registered office at Pilaitės pr. 16, LT-04352 Vilnius, Lithuania. The Card Issuer holds electronic money institution licence No. 53, dated 23/07/2019, issued by the Bank of Lithuania, which is the supervisory authority located at Gedimino pr. 6, LT-01103, Vilnius, Lithuania.

14.3. The Visa payment cards are distributed by Paysera LT, UAB, company code 300060819, registered in the Register of Legal Entities of the Republic of Lithuania, with registered office at Pilaitės pr. 16, Vilnius, Lithuania. Paysera LT, UAB holds electronic money institution licence No. 1, issued on 27/09/2012 by the Bank of Lithuania. Data about Paysera LT, UAB is collected and stored at the Register of Legal Entities of the Republic of Lithuania.

14.4. For data protection inquiries or to exercise data protection rights in relation to the Click to Pay Service, the Client may contact Paysera's Data Protection Officer at:

● Email: dpo@paysera.com

● Post: Paysera LT, UAB, Pilaitės pr. 16, Vilnius, Lithuania, marked "Data Protection Officer"

14.5. Information about Visa Europe Limited and the Visa Click to Pay Service is available at www.visa.com.

15. Final Provisions

15.1. For all matters not specifically addressed in this Supplement, the provisions of the General Agreement and Visa Card Terms shall apply.

15.2. If any provision of this Supplement is found to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect.

15.3. The Client may not assign or transfer their rights or obligations under this Supplement without Paysera's prior written consent. Paysera may assign its rights and obligations under this Supplement to third parties without the Client's consent, provided that such assignment does not adversely affect the Client's rights.

15.4. This Supplement, together with the General Agreement and the Visa Card Terms, constitutes the entire agreement between the Client and Paysera regarding the Visa Click to Pay Service and supersedes any prior agreements, understandings, or representations relating to the same subject matter.

15.5. Paysera's failure to exercise or enforce any right or provision of this Supplement shall not constitute a waiver of such right or provision. Any waiver must be in writing and signed by an authorised representative of Paysera.

15.6. This Supplement is effective from the date of its publication on the Paysera website. Previous versions of this Supplement may be available upon request. The Client is advised to review the most current version of this Supplement regularly, which is available through the Paysera website and mobile application.

* * *

By activating and using the Visa Click to Pay Service, the Client confirms that they have read, understood, and agree to be bound by these Visa Click to Pay Service Terms and Conditions.