

GENERAL TERMS AND CONDITIONS OF CONTRACT

EFFECTIVE FROM 1. DECEMBER, 2025

The current General Terms and Conditions of Contract (hereinafter as GTC) define the general conditions for the HelloPay card (hereinafter as Card) issued by HelloPay Informatikai és Szolgáltató Zrt. (HelloPay Informatics and Servicing limited private corporation, hereinafter as Issuer), as well as the rights and obligations of the Card and Users (jointly hereinafter as Contracting parties) pertaining to the Card usage.

The provisions of the current GTC are authoritative in relation to all legal relationships stemming from the Issuer and the User related to Card usage.

The Issuer will publish the prevailing GTC on the www.hellopay.hu website, from which it can be viewed and printed.

I. DEFINITIONS

1. Issuer: HelloPay Informatikai és Szolgáltató Zrt. (HelloPay Informatics and Servicing limited private corporation - 1037 Budapest, 10 Montevideo St., Hungary, CRN: 01-10- 048364)
2. HelloPay Card/Closed-loop Card: contactless, RFID-based electronic payment voucher The Card is not considered as debit card, non-cash means of payment.
3. HelloPay Partners: all events or other locations listed in Appendix No. 1 of these General Terms and Conditions where payment by card can be made and the option to pay by card has been indicated. These are cashless events where it is stated that payment can only be made by card. Concerning other locations (e.g., entertainment venues) where the card's name is displayed, you can pay with The Card, cash, or bank card. All events or other locations listed in Appendix No. 1 of these General Terms and Conditions where payment by card can be made and the option to pay by card has been indicated. These are cashless events where it is stated that payment can only be made by card. Concerning other locations (e.g., entertainment venues) where the card's name is displayed, you can pay with The Card, cash, or bank card.
4. Service: all benefits which the Issuer offers - free of charge or quid pro quo - in relation to Card usage

5. User: a Card user according to item 3 of article 5 (1) 8:1 of the Hungarian Civil Code (hereinafter as User or Visitor)
6. Contributor: the subcontractor or agent of the Issuer endeavoring to render services
7. Third party: all natural persons or legal entities beyond the Issuer and the legal entities or natural persons in contract with the Issuer and the User
8. Policy: the internal regulations of the HelloPay Partners, individually determined by said Partners
9. Website: the Issuer's website, located at www.hellopay.hu
10. Organizer: the organizer of the given event and the operator of other HelloPay Partners with whom the Issuer has entered into contract
11. Transaction: purchase(s) made by the Card, topping up the balance of the card on a physical POS terminal, the refund of the Card's balance in cash from a POS terminal. Inquiries concerning the balance do NOT constitute a transaction.
12. MVM Winter Magic Card: A special Card issued by HelloPay Zrt., the balance of which can only be topped up, used and redeemed on the premises and during the opening hours of the MVM Winter Magic Event held on 19.12.2015 at the Városliget Ice Rink and Csomakázótó (1146 Budapest, Olof Palme sétány 5.) in Budapest.
13. Time Out Market Card: A special Card issued by HelloPay Zrt., the balance of which can only be topped up, used and redeemed at the Time Out Market Budapest Acceptance Point operating in the Corvin Palace area of Budapest (1085 Budapest, Blaha Lujza tér 1-3.) during the Acceptance Point's opening hours. The deposit fee for the Time Out Market Card will be 0 HUF as of 1 December 2025. The deposit fee for cards issued before this date will of course be refunded to customers if the card is returned to the Acceptance Point in an undamaged condition. If the Time Out Market Card is topped up with a bank card, the 2% top-up fee is waived.
14. Time Out Market Event Card: A special Time Out Market Card that differs in its graphic appearance from the normal Time Out Market Card, and the Card can only be received after concluding a contract with the Time Out Market Acceptance Point for an ad hoc event, which contract regulates the balance available on such Card. The balance of the Time Out Market Event Card is only valid for the duration of the contract for the event, and it cannot be recharged or redeemed. There is no separate card usage fee or deposit fee for the Time Out Market Event Card.

II. EXTENT OF THE GTC

1. The extent of the current GTC includes the legal relationship of the Issuer and the User. The legal relationship of the Issuer and Contributor is regulated by a separate document.
2. The current GTC is valid for an indefinite period.
3. The User acknowledges that the Issuer is entitled to unilaterally amend the current GTC for well-founded reasons. Well-founded reasons include changes in the obligatory provisions of legal measures pertaining to the legal relationship between the parties, as well as other circumstances which justify the amendment, which significantly influence safe and proper Card usage. Subsequent to the amendment of the GTC, Issuer is required to publish the new, unified GTC on the Website to inform Users. By publishing the amended GTC on the Website, the amendments enter into effect immediately.

The Issuer recommends for Users to closely follow changes to the GTC on the Website. Upon using the Card, Users recognize the binding nature of the provisions of the current GTC.

III. ORIGIN OF THE LEGAL RELATIONSHIP

1. Users expressly recognize the fact that the receipt and usage of the Card constitute the accomplishment of the legal relationship between User and Issuer.
2. The visitor can pick up his card at the event or other location, at the designated point(s), for a card usage fee of HUF 1,000. The acceptance points' websites provide more information about where the card can be collected.s.
3. The Organizer/Acceptance Point operator has the right to unilaterally make the use of the card mandatory at the acceptance points and to require its acceptance as a means of payment - exclusively or non-exclusively.
4. The Card is valid upon receipt and its usage is possible after initial top up.

IV. REGISTRATION

1. The Card may be used without registration, but the registration increases the safety of the Card usage. The reason for this is that the balance of a lost Card may only be blocked if the Card has been previously registered.
2. It is only necessary to register the Card once and registration is valid for all HelloPay Partners.
3. Issuer hereby declares that if the User loses a non-registered Card, anyone may access its balance since the Card cannot be blocked.

4. Considering the above, Issuer recommends the fulfillment of the card registration. Issuer assumes no responsibility for the failure to register the Card, the non-observance of rules, Card loss or impairment or any damages incurred due to its usage by a non-authorized party and Issuer expressly excludes his responsibility for any damages incurred in this manner.
5. Cards are not fundamentally personalized and thus the User should not provide the Card to any third parties and should keep it in a safe place.

Card registration may be completed on the www.hellopay.hu website in 2 steps. First the User should register itself and edit his/her profile by providing first name, email address, date of birth, sex and an arbitrarily determined password. Secondly after log-in to the www.hellopay.hu website the User can register the card under the "Card registration" menu by giving the 12-digit code (the 8 digits found on the front plus the 4 digit code on the back of your Card) and the 4-character registration code of the Card (found on the back side of the Card). During registration, the data provision and the handling of personal data is based on the voluntary consent of Users. In case of registration, data is solely tied to the provided first name and email address. The primary purpose of data handling is the tracking of transactions performed by the Card. Registered Users may track on the www.hellopay.hu website the data, place and amount of purchases made by the Card as well as the list of products purchased.

V. TOP UP

- 1) The Card has a HUF balance. The balance can be topped up with cash in any amount. The maximum balance of the Card cannot exceed HUF 200,000.-. The Card can be used to make purchases in any amount, as long as it is covered by the topped up balance. The balance of the Card can be topped up with cash at any time.

a) Except: Time Out Market Event Card

- 2) In the case of events, the Card can be topped up at the top-up points, other acceptance points and/or at the counters, i.e. at the payment location during the opening hours of the Acceptance Point.

a) Except: Time Out Market Event Card

- 3) Top-up with a bank card

If the Issuer provides this option, the balance of the Card can also be topped up with a bank card in any amount. The maximum amount of top-up in this case is also 200,000.- HUF. The top-up fee is 2% of the amount to be topped up per top-up.

a) a) Except: Time Out Market Card and Time Out Market Event Card

VI. REFUND, CARD REPLACEMENT AND BALANCE TRANSFER

1. The balance of a Card may be refunded within 180 days from the final transaction conducted with the Card.

The balance of a Card may NOT be refunded after 180 days, however, the User may use said card again after topping it up.

a) Except: Time Out Market Event Card

2. The available balance of a card may be refunded according to the rules of rounding to the nearest 5 forints. Users will receive an expenditure document on the refund.

a) Except: Time Out Market Event Card

3. Place and time of refunds: 1075 Budapest, Károly körút 21. (Hopp on Hopp Off office), during opening hours (Monday - Friday: 10:00-18:00).

Exceptions to this are the MVM Winter Magic Card, the Time Out Market Card and the Time Out Market Event Card.

In the case of events where redemption is also available at the venue, the Card balance can be redeemed at the event venue, during the opening hours of the designated redemption point(s). If there is no designated redemption point at the event venue, or the User has not redeemed their card balance during the event, the User can redeem the Card balance within 180 days from the date of the last transaction on the card, with the exception of the MVM Winter Magic Card and the Time Out Market Card, at the location indicated in point 3, or after the event, they can purchase it at any of the acceptance points.

The User is not entitled to a refund of the HUF 1,000 card usage fee for the Card, neither during the event nor after the event has closed; the Card can continue to be used at other acceptance points.

If the Card was redeemed at the event for a deposit fee rather than a card usage fee, the User may redeem the HUF 1,000 deposit fee at the event venue until the end of the event, provided that the card is returned undamaged.

a) Except: Time Out Market Card and Time Out Market Event Card

4. Should Users lose a Card or the Card be damaged in such a way that it is rendered useless, they may request a new Card. A new Card may be requested for a Card usage fee of 1.000 HUF. If the User failed to register the Card, the old Card cannot

be blocked. The balance of the old Card may only be transferred to the new Card if the old Card was registered and blocked.

The balance of the blocked Card that remains subsequent to the moment of blocking may be transferred to the new Card. The balance transfer may be accomplished through the HelpDesk point. Upon transfer of the balance, Users requesting the transfer of the balance are required to identify themselves (by presenting an identity card or passport) and consent to the recording of their personal data (name, address, identification card or passport number and phone number). Data recorded in this manner will not be processed and their handling will be conducted in observance of the relevant provisions. In the case of a damaged Card, presenting the old, damaged Card is necessary to request a new Card.

HelpDesk point location: 1037 Budapest, 10 Montevideo str, Hungary - in agreed time - (info@hellopay.hu)

VII. PURCHASES

Purchases are made using terminals placed for payment at Acceptance Points.

Purchase processing.

- a) the seller enters the total amount of the order or purchase into the cash register and enters it into the POS terminal;
- b) the purchase amount appears on the card reader display, if a tip and/or donation can be given, the user uses the slider to determine its value between 0 and 20% before payment.
- c) if the User accepts the total amount displayed, they touch their Card to the reader, and the payment transaction is completed;
- d) the amount decreases the balance of the customer's voucher;
- e) the card reader display lights up green and the new balance of the Card appears, which shows the remaining, available amount.

If the transaction is incorrect or the card balance is insufficient for payment, the reader lights up red.

1. If the transaction was accidentally for a faulty amount or must be revoked for some reason, the terminal is capable of conducting such actions. However, the cancellation of the transaction can only be conducted on the terminal on which the transaction took place and only if this was the last transaction on both the

card and the terminal. Cancellation is not possible under any other circumstances.

2. When paying with the Card, a tip and/or donation can be given, in which case the system will deduct an amount higher than the actual purchase amount.

The User optionally gives a tip (donation) of his own free will, the tip (or donation) value is determined by the slider between 0 and 20%, on the tile he chooses from the values preset by the merchant, or the User has the option to enter a unique tip (donation) value before payment (card swipe).

We draw the attention of the Users to the fact that in such cases they should carefully check the entered amount.

3. In the case of purchases completed with a Card, the terminal provides information on the data of the purchase, but no receipts are issued. The use of the terminal does not replace the regular usage of a cash register. Should Users return the purchased products, the conditions on refund must be upheld in accordance to the effective legal measures in observance of consumer protection provisions.

VIII. BALANCE INQUIRY

1. Inquiries into the Card balance may be made upon purchases at HelloPay Partners and at Top up points. Users recognize the database and statements of the Issuer as being final and authoritative.
2. The User acknowledges that the Card balance of the card can be checked under the HP Card menu item of the www.hellopay.hu website, and the data describing the Card balance of the card is for informational purposes only.
3. Users acknowledge and accept that any possible discrepancies may be due to the fact that transactions aren't necessarily processed by the System in time order and that the processing of information generated by the System requires times and thus the real balance of the Card and the Card balance displayed on the www.hellopay.hu website may display diverging information.

IX. BLOCKING

1. The balance of a lost or stolen card can only be blocked if it has been registered in advance.
The card can be blocked on the "Hp card" menu page of the www.hellopay.hu website. The balance remaining on the blocked card after blocking can be

transferred to a new card by the Main User in accordance with the provisions of point VI/5.

X. MISCELLANEOUS PROVISIONS

1. In the case of non-registered Cards, the Issuer may only determine claims by the simultaneous presentation of the Card in question.
2. Issuer retains the right to modify the appearance of the Card periodically or according to various sites, events or other conditions or to issue Cards of various different appearances. Issuer furthermore states that the conditions of the current regulation remain authoritative in relation to all Cards issued, regardless of their appearance.
3. Issuer retains the right to provide various discounts and conditions or other additional services for Cards of various appearances. Issuer will provide further information on the services attached to various Cards through the Issuer's website.

Budapest, 01.12.2025.

No. Annex 1 - HelloPay Card Acceptance Points

ELFOGADÓ HELY

Gringos Amigos - Anker köz
 Deep Burger Dob utca
 Beer and Burger Original Akác
 Füge Komplexum
 Wattson Bar
 Gong Café
 Gong Café 2.
 Stifler Bár
 4es6os Wesselényi
 Trap Café
 4es6os Király
 La Bocca by Vintage Garden
 Madeln Kocsmá
 Sark 2.
 Sark 1.
 Aréna Garden
 Hungexpo
 VPK Nagyterem
 Gringos Amigos - Nádorliget
 DiVino Wine & Bar - a Majomhoz
 Gin - a Majomhoz
 Gofris - a Majomhoz
 Gringos Amigos - Alkotás utca
 Rebel Burger & More - a Majomhoz
 Sörkert - a Majomhoz
 bubo
 Puskás Aréna
 Szép napot Pékség-Kávézó
 Platán Gourmet
 Élményfalu Sarud - É
 Sarud Élményfalu - K
 Szedresi Halászcserda
 Fürdőház x Zsufa Pizza
 Northside Beach

ELFOGADÓHELY CÍME

1061 Budapest, Anker köz 2-4.
 1072 Budapest Dob u. 20.
 1072 Budapest, Akácfa utca 30.
 1072 Budapest, Klauzál utca 19.
 1073 Budapest, Erzsébet körút 58.
 1073 Budapest, Erzsébet krt 15
 1073 Budapest, Erzsébet krt 21.
 1073 Budapest, Erzsébet krt. 19,
 1073 Budapest, Erzsébet krt. 28,
 1073 Budapest, Erzsébet krt. 41,
 1073 Budapest, Erzsébet krt. 58.
 1074 Budapest, Dob utca 21.
 1074 Budapest, Dohány utca 46.
 1077 Budapest, Wesselényi u. 21.
 1077 Budapest, Wesselényi u. 25
 1087, Budapest, Kerepesi út 9.
 1101 Budapest, Albertirsai út 10.
 1111 Budapest, Kruspér u. 2.
 1117 Budapest, Sopron út 21.
 1122 Budapest, Városmajor utca 71.
 1122 Budapest, Városmajor utca 71.
 1122 Budapest, Városmajor utca 71.
 1122 Budapest, Városmajor utca 71.
 1122 Budapest, Városmajor utca 71.
 1122 Budapest, Városmajor utca 71.
 1137 Budapest, Pozsonyi út 4.
 1146 Budapest, Istvánmezei út 3-5.
 2086 Tinnye, Bajcsy-Zsilinszky u. 8
 2890 Tata, Kastély tér 6.
 3386 Sarud 026/2
 3386 Sarud, 026/2
 7056 Szedres, Széchenyi utca 37.
 7100 Szekszárd, Fürdőház utca 14.
 8226 Alsóörs, Füredi u. 36.

ELFOGADÓ HELY

Vonyarcvashegy Lido Strand

ELFOGADÓHELY CÍME

8314 Vonyarcvashegy, Fürdő u.

HoHo - Iroda

Lisboa Kft.

Torda Zöldség-Gyümölcs

Mozgóbolt

Mozgóbolt

Mozgóbolt