

Terms and conditions for making deposits using BLIK payments

§ 1. General provisions

1. This Terms and Conditions sets out the rules for making payments on the zondacrypto Platform using the BLIK payment method provided by an external payment service operator, under which BB Trade Estonia OU, the operator of the zondacrypto virtual currency exchange, provides users with the option of depositing funds into their account on the zondacrypto Platform using BLIK transfers. The external payment service operator for the BLIK payment method is Krajowy Integrator Płatności S.A. (hereinafter also referred to as "Tpay"), which enables instant transfers in PLN fiat currency between the Customer's private bank account and their Account on the zondacrypto Platform.
2. The Platform Operator is an entity providing services in the field of making the Platform available and enabling the use of the Service provided by an external entity in order to deposit funds into the account on the Platform. The Platform Operator does not perform any payment services, in particular, the Platform Operator does not perform any activities related to accepting payments. Tpay remains the Payment Service Operator for this Service.
3. In order to use the Service, the Customer must read and accept the content of this Terms and Conditions and the Tpay Payment Regulation available at: https://tpay.com/user/assets/files_for_download/regulamin.pdf.
4. The Service is provided exclusively electronically.

§ 2. Definitions

For the purposes of these Terms and Conditions, the following meanings shall apply:

- 1) **Banking Application** - a mobile or web application of a given financial institution (e.g., a bank), not related to the zondacrypto Platform, within which the Customer has the option to make and does make payments using BLIK;
- 2) **Customer** - a natural person, legal person, or organizational unit without legal personality who, by registering and fully verifying their Customer Account on the zondacrypto Platform, intends to use the Service;
- 3) **Customer Account** (or “**Account**”) - part of the zondacrypto Platform available to the Customer after logging in, protected by a Password, constituting the Customer's data resource and information about their activities on the Platform;
- 4) **BLIK Reference Number** - a unique code identifying a BLIK transaction, which can be found in the Banking Application in the details of a given operation or on the transaction confirmation. It is used to verify the transfer of funds, similar to a reference number in other transfers; for the purposes of this Terms and Conditions, it is a number that must be provided during the first payment using BLIK in order to successfully verify and execute a BLIK payment using a given Banking Application;
- 5) **Platform Operator** (or “**zondacrypto**”) - BB Trade Estonia OU with its registered office in Estonia, at the following address: Harju maakond, Tallinn, Lasnamäe linnaosa, Tähesaju tee 9, 13917 ESTONIA (office no. 10, 2nd floor), entered in the Estonian Commercial Register under number 14814864;
- 6) **Payment Services Operator** (or “**Tpay**”) - Krajowy Integrator Płatności Spółka Akcyjna with its registered office in Poznań, plac Andersa 3, 17th floor, 61-894 Poznań, entered in the National Court Register by the District Court Poznań – Nowe Miasto i Wilda in Poznań, 8th Division of the National Court Register under KRS number: 0000412357, NIP number: 7773061579, REGON number: 300878437, operating at the website address: <https://tpay.com>, with the contact e-mail address: kontakt@tpay.com;
- 7) **Platform** (or “**zondacrypto Platform**”) – an online platform available at the public internet address <https://zondacrypto.com/en/home>, and the zondacrypto mobile application, operated by the Platform Operator;

- 8) **Terms and Conditions** - this document setting out the rules and technical conditions for making payments on the zondacrypto Platform using BLIK payments method;
- 9) **Tpay Regulation** (or “**Tpay Payment Regulation**”) - regulation setting out the terms and conditions under which the Tpay Payment Service Operator processes transactions using BLIK payments initiated on the Platform, available at:
https://tpay.com/user/assets/files_for_download/regulamin.pdf;
- 10) **zondacrypto Terms and Conditions** - regulations governing the provision of zondacrypto services, i.e. published on the Platform at:
<https://zondacrypto.com/en/legal/zondacrypto-exchange/terms-and-conditions-of-service>;
- 11) **Registration** - a set of activities constituting the process of creating a Customer Account on the Platform, consisting in particular of correctly completing the electronic form available on the Platform, in accordance with the rules set out in the zondacrypto Terms and Conditions;
- 12) **Balance** - electronic information assigned to the Customer Account, which will indicate the electronic record of the values collected and posted to the Customer Account within the zondacrypto Platform, including in connection with the provision of the Service;
- 13) **Service** (or “**BLIK Deposit Service**” / “**BLIK Payment Deposit Service**”) - the service described in these Terms and Conditions, operated by Tpay, made available to Customers via the zondacrypto Platform as one of the options for topping up the Balance on the Customer Account.

§ 3. Terms of use of the Service by the Customer

1. As part of the Service, the Customer will be able to make instant (subject to the situations specified in this Terms and Conditions and the Tpay Payment Regulation) deposits in PLN fiat currency to the Customer's Account on the zondacrypto Platform using BLIK payments method.

2. The deposit service using BLIK payments method is available on the Platform exclusively in the fiat currency PLN (Polish Zloty).
3. The BLIK Deposit Service is available to the Customer in the following variants:
 - a. "BLIK with code" - by enabling the Customer to enter a six-digit BLIK code on the Platform during a given transaction;
 - b. "BLIK without code" - by adding trusted Banking Applications, following their prior positive verification, which allows deposits to be made without having to enter the BLIK code on the Platform.
4. In order to use the BLIK Deposit Service correctly, you must:
 - a. have a fully verified Customer Account on the zondacrypto Platform, subject to § 3(5) below;
 - b. have an active 2FA (two-factor authentication) login method available to the Customer on the Platform;
 - c. select the method of depositing funds to the Customer Account in the form of a BLIK payment in the Deposits panel on the Customer Account in PLN currency;
 - d. read the content of this Terms and Conditions and the Tpay Payment Regulation and fully accept their content;
 - e. when using the Service for the first time with a given mobile application of a payment institution (Banking Application), positively verify the BLIK Deposit method using this Application by verifying the BLIK Reference Number, as referred to in § 4 of this Terms and Conditions.
5. Having a fully verified Customer Account on the zondacrypto Platform, as referred to in § 2(4)(a) above, means successfully completing the verification process (KYC) by correctly passing all its stages. The Platform Operator verifies that the above criterion has been met by checking whether the Customer has successfully completed all stages of Account verification. If the above condition is not met, the Platform Operator reserves the right to refuse to provide the Service to the Customer.

6. The use of the Service is fully connected with having a Customer Account on the zondacrypto Platform. In the event of a request to close a Customer Account on the Platform, the Service will cease to be available to the Customer.
7. The maximum daily limit for deposits using BLIK payment method on the Platform will be made available to the Customer each time as part of their Customer Account during the selection of this deposit method, when the Customer attempts to make a deposit. Once the maximum daily deposit limit has been reached, the Customer will be informed that this method cannot be used for the next 24 hours after reaching the limit.
8. The Customer shall be subject to any fees that may arise from operations performed by the Customer on the Platform in connection with the use of the Service. Information on fees related to the use of the Service will be available in the zondacrypto Table of Fees and Commissions, available at:
<https://zondacrypto.com/en/legal/zondacrypto-exchange/fees-and-charges-table>.
9. Payments within the Service are processed by the Payment Service Operator Tpay, in accordance with the rules set out in the Tpay Payment Regulation.
10. The Service is available 7 days a week, 24 hours a day, subject to temporary restrictions or suspension of access to the Service, including those related to technical maintenance of the Platform or system failure. Information about temporary restrictions or suspension of the Service will be posted on the Platform in advance, if possible.
11. In the event of maintenance work on the Platform, Customers will be notified of the temporary suspension of the possibility of making payments using BLIK. In the event of an unforeseen system failure, this option will also be temporarily disabled, and any payments that have been made during this time will be refunded to the Customer's bank account from which they were made.

§ 4. Verification of the BLIK Reference Number

1. The Platform Operator informs that, as an institution subject to anti-money laundering and counter-terrorist financing (AML) regulations, it applies appropriate financial security measures also in relation to deposit transactions using BLIK payments method. Therefore, in order to perform the BLIK Deposit Service, the Platform Operator must verify the Banking Application used by the Customer to authorize the transaction. This is done, among other things, to verify the ownership of the Banking Application.
2. The Customer initiating a BLIK deposit as part of the Service accepts the need to carry out the verification referred to in section 1 in the form of confirmation of the BLIK Reference Number. The inability to perform such verification or its negative result may cause the Platform Operator to reject the deposit and make it impossible to perform the Service within the Platform.
3. Verification of the BLIK Reference Number takes place each time the Banking Application is used for the first time, after making the first payment using this Banking Application in accordance with the rules set out in § 5 and 6 below, before finalizing the transaction.
4. Verification of the BLIK Reference Number consists in displaying information to the Customer in their Customer Account, after they have made their first BLIK payment using a given Banking Application, about the need to enter the BLIK Reference Number.
5. Verification of the BLIK Reference Number is necessary both for the proper completion of the first transaction using the Banking Application and for the successful connection and verification of the Banking Application in order to make future deposits using it without the need to verify the BLIK Reference Number each time.
6. Failure to verify the BLIK Reference Number at the time of the transaction referred to above will result in the transaction receiving a status on the Customer's Account informing them of the need to complete the verification in order to finalize it correctly. This verification will also be possible after the zondacrypto Platform has been closed, at a later time than the moment of the transaction. However, the Customer should perform this verification without

undue delay, no later than within 72 hours of the above-mentioned transaction, and failure to perform this verification within the specified time limit may result in the Platform Operator refusing to finalize this transaction.

7. Total failure to verify the BLIK Reference Number during the first transaction using a given Banking Application will result in the refusal to execute such a transaction within the Platform and the return of the Customer's funds to the bank account from which the payment was made, in accordance with § 7 below.
8. If the BLIK Reference Number verification process is completed correctly, the first transaction using the Banking Application will be executed in full.
9. Further transactions made using the Banking Application for which the BLIK Reference Number has been correctly verified will not require the Customer to go through the verification process again, unless the Customer contacts zondacrypto Customer Support with a request to delete the previously saved verification of the Banking Application, and then wishes to make another payment from that Banking Application. In this case, the system will again display a message requesting the BLIK Reference Number.
10. The maximum limit of Banking Applications verified with the BLIK Reference Number within the Platform is 3 (three). If a deposit is made using BLIK payment via another Banking Application, exceeding the above-mentioned limit, the Customer will receive a message about the need to contact zondacrypto Customer Support in order to cancel such a transaction or delete previously verified Banking Applications assigned to their Customer Account.
11. In order to perform the actions specified in section 10 above, the Customer is required to contact Customer Support using the available means of communication, i.e., by email at support@zondacrypto.com or via the contact form: <https://zondacrypto.com/en/helpdesk/contact-page> and the chat available on the Platform.

§ 5. Payment via “BLIK with code”

1. After selecting the payment service using BLIK and reading and accepting the terms and conditions of such service, the Customer may select the “BLIK with code” option.
2. After entering the transaction value, the Customer will see information about the transaction value, the fees incurred in this respect, and six fields for the Customer to enter the six-digit BLIK code generated by their Banking Application, which they use for the transaction.
3. After correctly entering the BLIK code, the Customer should confirm the transaction in the Banking Application they are using for this transaction, which happens independently of the Platform and zondacrypto.
4. If the Customer does not confirm the transaction in their Banking Application, the transaction cannot be fully completed. In this case, the transaction can only be completed within the validity period of the operation generated using the BLIK payment method. Therefore, if the transaction was not confirmed in a timely manner, it will be automatically canceled.
5. If the Customer uses this payment method for the first time using a given Banking Application, § 4 of this regulation shall apply.
6. After the Customer confirms the payment in their Banking Application, the transaction will be finalized, and the Customer will be notified accordingly.
7. zondacrypto shall not be liable for the Customer entering an incorrect six-digit BLIK code or failing to confirm the transaction in the Customer's Banking Application used for the transaction, or for any malfunction of the Banking Application used for the transaction. zondacrypto shall not be liable for the execution of payments to the extent that such liability rests with the Tpay Payment Service Operator..

§ 6. “BLIK without code” payment

1. After selecting the payment service using BLIK payment method and reading and accepting the terms and conditions of such service, the Customer may select the “BLIK without code” option.
2. This method is available to the Customer who, when making their first BLIK payment using a given Banking Application, agrees via that Banking Application to add it to trusted devices within the zondacrypto Platform. When confirming the payment in the Customer's Banking Application used for a given transaction, the option to save the Banking Application as trusted on the zondacrypto Platform may be displayed. In order to use this feature, the Customer should accept this option in their Banking Application. The possibility of saving a given Banking Application as trusted within this Application depends on the options offered by a given bank (financial institution) and the functionality available within its Banking Application. zondacrypto is not responsible for the provision of such functionality by external entities.
3. If this option is selected, the Customer's Banking Application will be assigned to their Account in the “Deposit Polish Zloty” tab under the BLIK payment option.
4. Adding the Banking Application to trusted devices means that the Customer can make any subsequent payments using BLIK payment method from this Banking Application without having to enter the six-digit BLIK code for a given transaction. In such cases, the Customer will only be asked to confirm the transaction in their Banking Application.
5. After the Customer confirms the payment in their Banking Application, the transaction will be finalized, and the Customer will be notified accordingly.
6. zondacrypto shall not be liable for the lack of confirmation of a transaction in the Customer's Banking Application used for a given transaction, nor for any malfunctions of such Banking Application used for a given transaction.
zondacrypto shall not be liable for the execution of payments to the extent that such liability rests with the Tpay Payment Service Operator.
7. Taking into account § 4 section 10 above, within the zondacrypto Platform, the Customer may add only 3 (three) Banking Applications to trusted devices at a time. The Customer may independently delete the entire list of trusted devices

within their Customer Account. If the Customer wishes to delete a specific/single Banking Application, they must do it directly from the settings of the Banking Application, outside the Platform. zondacrypto is not responsible for the provision of such functionality by external entities.

§ 7. Refunds

1. Refunds for deposits made using BLIK payments method are possible in the following situations:
 - a. If the Customer does not wish to provide the BLIK Reference Number when making the first payment from a given Banking Application, or if it is not possible to provide the BLIK Reference Number when making the first payment for another reason, the Customer may receive a refund of the funds paid after contacting Customer Service, and the refund will be made to the bank account from which the deposit was made, subject to section 4 below;
 - b. in the event of a system failure while making a deposit using BLIK payments method on zondacrypto, payments affected by the failure will be refunded directly to the Customer's bank account from which the deposit was made.
2. Refunds in the situation referred to in section 1(a) above shall be made without undue delay, within 14 days of the effective notification referred to below. In order to make an effective return in the situation indicated in section 1(a), the Customer is obliged to contact the Customer Support Department using the available means of communication, i.e. by email to support@zondacrypto.com or via the contact form: <https://zondacrypto.com/en/helpdesk/contact-page> and the chat available on the Platform. Failure to do this contact may result in the inability to make a refund of such funds.
3. Refunds in the situation specified in section 1(b) above shall be made without undue delay, as soon as possible and without charging the Customer any additional costs or fees in this regard.

4. In the event of a refund in the situation specified in section 1(a), such refund shall be made after deduction of the fees related to the provision of the Service, as indicated to the Customer in the context of the transaction in question. Such deduction of fees shall be made due to the Customer's failure to meet the requirements necessary for the proper performance of the payment Service when using the Banking Application for the first time, about which the Customer is informed before making such a payment, unless the failure to provide the BLIK Reference Number was due to the inability to obtain such a Reference Number for reasons beyond the Customer's control.
5. The refund can only be made to the bank account from which the transaction subject to refund was initiated.

§ 8. Liability

1. zondacrypto shall not be liable for incorrect or erroneous instructions given by the Customer, unless zondacrypto's liability in this respect results from generally binding legal norms.
2. The rules of liability for the execution of a payment transaction, as well as for the non-execution or improper execution of a payment transaction, are specified in the agreement between Tpay and the Customer in the form of the Tpay Payment Regulation.
3. zondacrypto is entitled at any time to suspend the availability of the Service on the Platform for a period during which such suspension is necessary in this regard, as well as at the request of the Payment Service Operator Tpay, for a period specified by it. Information about the planned suspension of the Service and the planned date of resumption will be posted on the zondacrypto Platform each time.
4. In the event of a sudden or unplanned suspension of the availability of the Service as a result of circumstances attributable to zondacrypto, zondacrypto undertakes to take all reasonable and possible measures to properly protect the

interests of its Customers. This applies in particular to the protection of data and funds entrusted as part of a given transaction. zondacrypto will also endeavor to restore the availability of the Service as soon as possible, unless such suspension occurred for reasons beyond zondacrypto's control.

5. In the event that the Customer's actions violate the provisions of this Terms and Conditions, the zondacrypto Terms and Conditions, or the Tpay Payment Regulation, as well as violate generally applicable laws and rules of social coexistence, or in a situation where the Customer has taken any actions that negatively affect the security of the Platform's operation or harm other Customers, including actions aimed at circumventing the security measures used by the Platform Operator, such as falsifying data, zondacrypto has the right to suspend the Service for such a Customer.
6. zondacrypto reserves the right to refuse to provide the service to the Customer or to cancel it if its performance is impossible due to circumstances for which zondacrypto is not responsible or on the basis of generally applicable laws.
7. zondacrypto reserves the right to block the use of the service in the event of a violation by the Customer of the provisions of the law on anti-money laundering and counter-terrorist financing, in particular the Estonian AML Act - the content of the legal act is available at: <https://www.riigiteataja.ee/en/eli/ee/517112017003/consolide/current>.
8. Violation of any provision of these Terms and Conditions may result in the blocking of the Account on the zondacrypto Platform if justified by the circumstances of the case, including the security of the user's funds, the security of zondacrypto, or compliance with applicable regulations and laws.
9. If zondacrypto has reasonable grounds to suspect that a crime has been committed, in particular that the funds or transactions within the Service originate from a crime, zondacrypto reserves the right to block the transaction or the Customer's Account on the Platform, as well as to notify law enforcement and judicial authorities of the suspicion. The notification is made independently of other actions taken by zondacrypto on its own. Until the doubts are clarified (e.g., through re-verification of the Customer) or a relevant decision is obtained from

the appropriate authority, zondacrypto has the right to block the Customer's Account on the Platform.

§ 9. Personal Data Protection

1. The rules for processing personal data used and processed by zondacrypto, to the extent that the Platform Operator remains the Administrator of such data, as well as the regulations concerning the privacy policy, are posted on the Platform in the zondacrypto Privacy Policy (available at: <https://zondacrypto.com/en/legal/zondacrypto-exchange/privacy-policy>) and the relevant Cookie Policy (<https://zondacrypto.com/en/legal/zondacrypto-exchange/cookies-policy>). These documents form an integral part of these Terms and Conditions.
2. The rules for the processing of personal data in the course of transactions handled by the Payment Service Operator Tpay, to the extent that Tpay remains the Administrator of such data, are available in the Tpay Payment Regulation, available at: https://tpay.com/user/assets/files_for_download/regulamin.pdf.

§ 10. Complaints

1. The Customer is entitled to file a complaint regarding the provision of the Service by zondacrypto, in accordance with the procedure posted on the zondacrypto website at: <https://zondacrypto.com/documents/d/guest/complaint-procedure-en-docx>.
2. As part of the transaction processing by Tpay, the Customer is entitled to file a complaint about the Service in accordance with the provisions of the Tpay Payment Regulation, available at: https://tpay.com/user/assets/files_for_download/regulamin.pdf.

§ 11. Final provisions

1. The primary channel for the distribution of information between zondacrypto and the Customer is the zondacrypto Platform, the e-mail communication channel (support@zondacrypto.com), the contact form available at: <https://zondacrypto.com/en/helpdesk/contact-page>, and the chat available on the Platform.
2. zondacrypto is entitled to amend the Terms and Conditions at any time, and such amendment shall become effective on the date specified by zondacrypto, provided that the date of entry into force of the amendment to the Terms and Conditions may not be less than 7 days from the date on which the amended Terms and Conditions are made available to the Customer. Each Customer will be notified of the change by email sent to the email address assigned to their Account.
3. If the Customer does not accept the amendments to the Terms and Conditions, they should immediately notify zondacrypto in writing or by email at: support@zondacrypto.com. In such a case, the contract for the provision of the Service covered by these Terms and Conditions shall be terminated on the date of entry into force of the amended Terms and Conditions.
4. In matters not covered by these Terms and Conditions, the zondacrypto Terms and Conditions of Service and the provisions of law generally applicable in the Republic of Estonia, where zondacrypto has its registered office, shall apply. The above reservation does not deprive Customers who are consumers of the protection afforded to them by the law applicable to their place of habitual residence.
5. In the event of a conflict between these Terms and Conditions and the zondacrypto Terms and Conditions of Service, the provisions of these Terms and Conditions shall apply to the provision of the Service.
6. A change to the zondacrypto Table of Fees and Commissions does not constitute an amendment to the Terms and Conditions.
7. The languages used for communication with the Customers in relation to the Service are Polish and English.

8. These Terms and Conditions are made available to Customers free of charge via the Platform in a form that allows them to be obtained, reproduced, recorded, and printed.
9. These Terms and Conditions shall be effective as of October 7, 2025.