

General terms and conditions for the Campaign "Card payment fee waiver"

Effective as of 29th of January 2026

I. DEFINITIONS:

"Campaign": A campaign that the Organizer sets up for the Campaign Period among its customers under the following General Terms and Conditions and which aims to promote the product and encourage new clients.

„Organizer" is the company iCard AD.

"Participant" is a client of the Organizer, who fulfils the following pre-conditions:

1. is a capable physical person or legal entity, who is permanent resident or has its address of establishment in an EU/EEA state; and
2. during the Campaign Period has ordered GiftCard on the website for the service www.giftcards.eu; and
3. has paid fully the amount of the whole order via payment card on the website for the service www.giftcards.eu.

„GiftCard" means a payment instrument – physical or virtual card with the logos of GiftCard, of iCard AD and of one of the Card organizations, issued by iCARD AD and providing opportunity to Client/ User to execute payment orders for payment transactions with electronic money. The Card is non-reloadable, personalized with personal security characteristics as PAN, expiry date, CVV, CVC, PIN or other similar characteristics and can be with the name or without a name of a cardholder (non-personalized). The Card is payment instrument linked with the e-money account of the Client and provides access to the e-money of the Client.

"Campaign Period" means the time frame, during which the Participants can participate in the Campaign in accordance with the current General Terms and Conditions. (time zone UTC + 2)

The current General Terms and Conditions dictate the manner in which the Campaign is conducted and govern the relationship between the Organizer and the Participants. For all other matters, including the use of GiftCard, the General terms and conditions for GiftCard, available on www.giftcards.eu, shall apply. The Participants accept and agree that these Campaign Rules does not replace, nor change, nor abolish in any way General terms and conditions for GiftCard, as well as all related tariffs, declarations, privacy policy and any other related agreements.

The General Terms and Conditions are prepared in accordance with the requirements of the Bulgarian legislation and are published on the Organizer's website https://www.giftcards.eu/web/files/pdf/terms/GTCs_bez_taksa_ENG.pdf

By participating in the Campaign, the Participants are bound by the above-mentioned Rules and agree to comply with the terms and conditions set forth below

II. CAMPAIGN ORGANIZER

Art. 1. The Organizer of the campaign is iCard AD, registered in the Commercial Register, with UIC 175325806, registered and head office: Republic of Bulgaria, Varna, postal code 9009, Mladost District, Business Park Varna B1; e-mail: support@giftcards.eu; website: www.giftcards.eu.

III. CONDITIONS FOR PARTICIPATION IN THE CAMPAIGN

Art. 2. Any person who meets the definition for a "Participant" and for whom there is no other legal restraints to participate, may take part in the Organizer's Campaign

Art.3. The Organizer is entitled to verify at any time if the participants are complying with the terms and conditions set in this document.

Art. 4. The Organizer is entitled to prohibit any participation which is breaching the provisions of the Terms and Conditions.

IV. CAMPAIGN PERIOD

Art. 5. The period during which the Customer will benefit from the campaign starts at 00:00 AM on 29.01.2026 (EET) and will continue until 23:59 PM (EET) on 31.03.2026, inclusive. This is the last day and hour that are binding for the Organizer and where Participants can benefit from the campaign.

Art. 6. The Campaign Period and/or territory may be changed in accordance with the rules set in Section IX.

Art. 7. The Campaign shall be available for all Organizer's clients who have permanent residence or address of establishment on the territory of an EU/EEA state.

V. CAMPAIGN SUBJECT MATTER

Art. 8. The Campaign mechanism and rules for participation are:

(a) During the period from 00:00 (UTC+2) on 29.01.2026 until 23:59 (UTC+2) on 31.03.2026, including, each participant who orders GiftCard on the website of the service www.giftcards.eu and pays the order fully (the issuance fee and the amount for loading for e-money issuance) with payment card on the website of the service www.giftcards.eu shall not pay the fee in amount 1.5% on the total amount of the order.

(b) Each participant may take part in the campaign unlimited, irrespective of the number of the orders, or the number of ordered GiftCards, or the total amount of the orders.

(c) By paying the order with payment card on the website for the service www.giftcards.eu during the Campaign Period, each participant accepts and agrees these Campaign General terms and conditions.

(d) Each participant may refuse to participate in this Campaign by sending a written notification to the Organizer's address pointed in Section I.

VI. PUBLICITY OF THE CAMPAIGN

Art. 9. The current General Terms and Conditions shall be made public and available throughout the Campaign Period on the Organizer's website at [https://www.giftcards.eu/web/files/pdf/terms/GTCs bez taksa ENG.pdf](https://www.giftcards.eu/web/files/pdf/terms/GTCs_bez_taksa_ENG.pdf) where any interested person can get acquainted with them.

VII. LOSS OF RIGHT TO PARTICIPATE IN THE CAMPAIGN

Art. 10. Any Participant who fails to meet any of the requirements, expressed in the definition of "Participant", shall lose the right to participate in this Campaign.

Art. 11. The Organizer is entitled to take any necessary measures in case of any attempt for system fraud, abuse and any other attempts, which may affect the good name of the Campaign or the reputation of the Organizer or its partners.

Art. 12. In case of a dispute on the right to participate in this Campaign, the Organizer's decision is final.

VIII. PERSONAL DATA

Art. 13. The Organizer shall process the personal data in accordance with Regulation (EC) 2016/679 of the European Parliament and of the Council of 27 April 2016 ("General Data Protection Regulation"). Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which the personal data shall be stored; the rights of data subjects in relation to the processing of their personal data by the Organizer as well as information on how they can be exercised; contact details of the Data Protection Officer, and any other information which is required to be provided in accordance with the General Data Protection Regulation to the data subjects is contained in the Privacy Policy available on https://www.giftcards.eu/en/privacy_policy

IX. TERMINATION OF THE CAMPAIGN

Ar. 14. The Organizer has the irrevocable right to terminate the Campaign at any time, by declaring this in accordance with Section 0 Publicity, in the event of circumstances beyond his control which hinder the Campaign's further performance and cannot be eliminated by the Organizer.

Art. 15. The Organizer has the irrevocable right to terminate the Campaign at any time without notice to the Participants if he finds abuse or gross violation of the rules, in case of force majeure or for other objective reasons, including but not limited to material losses, an order of the competent state authorities for the suspension of the Campaign, and others. In the event of misuse, negligence, or violation of the Rules by a Participant, the Organizer has the right to disqualify him.

Art. 16. No compensation shall be due to the participants in case of termination of the Campaign irrespectively the reason for termination.

Art. 17. Nothing in these terms and conditions does not create any contractual relationship between the Organizer and the Participant different form the Campaign.

Art. 18. The Organizer does not bear any responsibility for the actions of the participants. Each Participant bears responsibility for his/her own actions and statements.

Art. 19. The Organizer does not bear any liability for any incomplete or inaccurate data provided by the Participant, nor shall bear any responsibility in case of Participant's failure to participate in the campaign due to extraordinary circumstances such as force majeure, unforeseeable circumstances, local or global Internet network problems, services for connection, provided by third parties, as well as any other services which are out of the Organizer's control.

Art. 20. The Organizer does not guarantee that the access to Internet will be continuous, on time, secure and trouble-free, as far as this depends on circumstances out of Organizer's control

Art. 21. The Organizer shall not bear any responsibility for loss of stored data which arose from extraordinary and non-foreseeable system crashes or technical issues related to the participation in this Campaign.

Art. 22. The Organizer does not bear any responsibility for any direct or non-direct damages, losses or lost profits borne by a Participant or any third party in relation to the present Campaign.

X. FINAL PROVISIONS

Art. 23. The Organizer reserves the right, at his sole discretion, to amend and supplement the terms and conditions of this Campaign, and any changes shall be made public and available to all participants and users in accordance with Section Publicity

Art. 24. Any change in the Campaign Period and/or the Campaign territory shall be duly published on the official website of iCard AD www.giftcards.eu.

Art. 25. In case of discrepancy between marketing materials and these Terms and conditions, these Terms and conditions shall prevail. The Organizer shall not be responsible for any graphic mistakes in any marketing/communication materials.

Art. 26. If a certain provision of these Terms and Conditions is declared null and void, the other provisions remain valid to the extent that they can produce legal effects even in the absence of conditions declared null and void. As far as possible, the annulled conditions are replaced by another reasonable regulation, legally valid, which corresponds as much as possible to the purpose of the invalid provisions.

Art. 27. Participants may address their complaints related to this Campaign to any of the Organizer's contacts pointed in article 1 of these Terms and conditions. The Organizer shall reply to the request/claim no later than 7 business days.

Art. 28. For the cases not settled by the current General Terms and Conditions the provisions of Bulgarian law shall apply. Any dispute, contradiction or claim arising out of or relating to the performance, interpretation, application or termination of the General Terms and Conditions shall be governed by the parties through mutual concessions. If the parties fail to settle their relations out of court, the relevant Bulgarian court is competent to resolve the dispute, in accordance with the Bulgarian legislation.

Art.29. These terms and conditions for the campaign "Card payment fee waiver" are in force as of 29th of January 2026.