

## General Terms and Conditions Visa Click to Pay

### Article 1. Definitions

<b>Merchant:</b>	a business where you can pay using Click to Pay;
<b>Address details:</b>	the address details we have registered from you in our records;
<b>App:</b>	the application software for your Card provided by us;
<b>Biometrics:</b>	fingerprint or facial recognition which enables you to authorize online payments in the App;
<b>Card:</b>	the (physical) Visa creditcard we have issued to you;
<b>Card details:</b>	your Card-number, expiry date and CVC-code;
<b>Click to Pay:</b>	the service of Visa with which your Card- and Address details will be transferred to joining merchants;
<b>Creditcard Agreement:</b>	the agreement between you and us with regard to the Card;
<b>Documentation:</b>	the (product) information, prices and conditions with regard to Click to Pay you have received from us;
<b>Email address:</b>	the email address we have registered from you in our records with which you can use Click to Pay;
<b>Mobile phone number:</b>	the mobile phone number we have registered from you in our records with which you can use Click to Pay;
<b>Us (our/we):</b>	International Card Services BV, Postal address: PO Box 23225, 1100 DS Diemen. Visiting address: Wisselwerking 58, 1112 XS, Diemen;
<b>Agreement:</b>	the agreement between you and us regarding Click to Pay. The Agreement comprises these General Terms and Conditions and the Documentation;
<b>Personal internet environment:</b>	your personal internet environment of your Card;
<b>Access code:</b>	the access code of the App which enables you to authorize online payments;
<b>You (you/your):</b>	holder of a Card who activated a Click to Pay profile;
<b>Visa:</b>	Visa Europe Ltd of Visa Inc.

### Article 2 Commencement, term and termination of the Agreement

- 2.1 The Agreement takes effect the moment you activate a Click to Pay profile.
- 2.2 The Agreement is entered into for an indefinite period. You may always terminate the Agreement by removing your Card from the Click to Pay profile. We are entitled to cancel the Agreement, in which case a two-month notice period applies.
- 2.3 The Agreement will end automatically the moment the Creditcard Agreement ends.
- 2.4 We may suspend and/or terminate the Agreement with immediate effect in the following situations:
  - (a) You have terminated the Agreement;
  - (b) You have left or are going to leave the Netherlands to relocate to a different Country;
  - (c) If your Card is blocked based on the Creditcard Agreement;
  - (d) Abuse, unauthorised use or fraudulent use is made of Click to Pay; or
  - (e) Click to Pay is no longer offered by Visa.
- 2.5 You may cancel the Agreement free of charge within 14 calendar days from its commencement date.
- 2.6 If the Agreement has been cancelled or Click to Pay has been blocked:
  - (a) you may no longer use Click to Pay;
  - (b) your Card may be rejected and/or confiscated by us or by a Merchant.

### Article 3. Your obligations

- 3.1 Click to Pay is personal and may be used only with your own Email Address, or Mobile phone number and Card. You are responsible for the use of Click to Pay.
- 3.2 You must notify us at once of any changes relevant to the Agreement. You must notify us of any changes in your Address details, Email Address or Mobile phone number or change them yourself in your Personal internet environment.
- 3.3 We may provide instructions regarding the safe use of Click to Pay. We provide these instructions in your Personal Internet Environment or in the App. You are obliged to comply with these instructions. General instructions can be found on [www.icscards.nl/veiligheid](http://www.icscards.nl/veiligheid).

### Article 4. Click to Pay

- 4.1 With Click to Pay your Address Details and Card Details will automatically be passed on to a joining Merchant for an online payment if you choose to pay with Click to Pay with your Card and the Email Address and/or Mobile phone number that is linked to your Click to Pay profile is recognized.

- 4.2 A payment using Click to Pay must be authorized by allowing the payment transaction to be performed and if requested by approving the task in the App using Biometrics or Access Code.
- 4.3 Authorizing the payment as described in articles 4.1 and 4.2 means that the amount in question will be charged to your Card account. It is not possible to cancel a payment once you have authorized the payment.
- 4.4 We do not guarantee the permanent, uninterrupted use of Click to Pay, because this is also dependent on external factors, including the functioning of computer or telecommunication systems operated by us Visa, Merchants and/or third parties.

### Article 5. Loss, theft and abuse

- 5.1 You must notify us by telephone of suspected abuse of your Card or Click to Pay. You must do so immediately after you have discovered this or could have discovered this, for example by checking the summary in the App, your account statements or your Personal internet environment. Immediately afterwards you must send us a written confirmation and report the event to the police.
- 5.2 If you have complied with your obligations under articles 3 and 5, you will not bear any risk concerning the abuse of your Card or Click to Pay. However, if you have failed to comply with these obligations, if you turn out to have committed fraud, or in the event of a wilful act or gross negligence on your part, you will be fully liable for the abuse of your Card or Click to Pay.

### Article 6. Personal data

- 6.1 We will use your personal data in accordance with our Privacy Statement, which you may find at [www.icscards.nl/privacystatement](http://www.icscards.nl/privacystatement). In addition to our Privacy Statement, below is an explanation of how your personal data is processed for the use of Click to Pay.
- 6.2 We and Visa are joint controllers as referred to in the General Data Protection Regulation (GDPR).
- 6.3 Your Card details, Address details, Mobile phone number and Email address are passed on by us to Visa so that you can use Click to Pay.
- 6.4 Visa is responsible for storing your personal data related to Click to Pay. Visa shares your personal data with Merchants in order to make payments. More information about how Visa is using your personal data with regards to Click to Pay can be found in the applicable privacy statement of Visa.
- 6.5 The use of Click to Pay is voluntary. We need your personal data for the execution of the Agreement. Without your personal data you can not use Click to Pay. If you no longer want to use Click to Pay, you can terminate the Agreement by removing your Card from your Click to Pay profile.

### Article 7. Costs

- 7.1 Click to Pay is free of charge. Any costs you are charged by third parties for using Click to Pay or for being able to use it (such as the costs of a telephone/tablet, telephone subscription/internet subscription), must be paid by yourself.

### Article 8. Liability

- 8.1 We will not be liable for any loss and/or damage, on any grounds:
  - (a) in connection with products or services that you have paid for with Click to Pay; or
  - (b) if you cannot make any use, full use or timely use of Click to Pay.

### Article 9. Intellectual property

- 9.1 All rights of intellectual and industrial property to Click to Pay and all associated software and/or materials are owned by us or Visa.

### Article 10. Amending the Agreement

- 10.1 We have the right to amend the Agreement. We will notify you of this before the amendments take effect. If you do not agree to the amendments, you may terminate the Agreement.

### Article 11. Other provisions

- 11.1 We may turn down a request for activation of Click to Pay.
- 11.2 The Agreement is supplementary to the Creditcard Agreement and is valid alongside the Creditcard Agreement. The general terms and conditions of the Creditcard Agreement equally apply to this Agreement, except if provided otherwise in this Agreement.

Diemen, December 2025