OFFER
„ERATA – PAY IN INSTALMENTS AT DOTPAY”

I. Offer

II. Price lists
Erata – pay in instalments at Dotpay

Erata - pay in instalments is the first online system payment system offering the option to pay in instalments to be introduced on the Polish market. The e-instalments offering is the result of a partnership between Eurobank and the experienced leading provider of secure online payment services, Dotpay. Together, the two companies have developed a simple, fast and secure way of paying for online purchases in instalments.

Erata - pay in instalments has been developed for all types of online business, from online stores to insurance agents or travel agents. Regardless of the type of goods or services, if your business sells goods and services worth between 500 and 10,000 PLN, Erata - pay in instalments can help you effectively reach new clients while simultaneously providing existing clients with even more payment options.
WHO HAS THE ERATA – PAY IN INSTALMENTS AT DOTPAY OPTION BEEN DESIGNED FOR?

Erata - pay in instalments at Dotpay payment option has been especially developed for businesses and clients who buy and sell goods and services over the internet. The Dotpay e-instalment solution means both buyers and sellers can benefit from transactions that are quick, secure and simple.

Thanks to Erata - pay in instalments at Dotpay, online shoppers without access to conventional online payment methods or financial means can buy goods or services for between 500 and 10,000 PLN without leaving the comfort of their own home. There is confirmed demand for this type of service – a recent survey conducted by Dotpay revealed that 57% of online shoppers would gladly make use of an instalment payment option for purchases over 500 PLN.

AN EASIER WAY TO INCREASE SALES FOR ONLINE STORES AND SERVICE PROVIDERS

By offering Erata - pay in instalments at Dotpay as a payment option, online stores and service providers can quickly and effectively increase sales. Adding the Erata - pay in instalments at Dotpay option enables businesses to reach clients who:

- Regularly use the internet
- Purchase goods and services online
- Prefer to maintain financial flexibility by paying in instalments rather than as a one-off expense

Erata - pay in instalments at Dotpay is ideal for businesses seeking to increase their returns from online business and appeal to those clients wishing to spread the cost of their online purchases across a longer period of time.
HOW CAN I USE WITH DOTPAY?

Using Erata - pay in instalments at Dotpay is as simple and quick as it is secure. Here are 5 quick steps on how to use Erata - pay in instalments at Dotpay.

**Step 1.** After selecting the desired goods or services, the client is directed to the secure Dotpay payment site. From the list of payment methods available, the 'Erata - eurobank instalments' option is selected.

**Step 2.** Before continuing further, the client is able to view instalment options thanks to the easy-to-use payment calculator.

**Step 3.** After clicking ‘apply’ the shopper is prompted to complete an application form.

**Step 4.** After completing and submitting the application form, a provisional decision from the bank will be sent to the buyer by email.
Step 5. If necessary, a representative from the bank may contact the buyer to clarify any details regarding the buyer’s application. Wherever possible, this call will be made during the time specified by the buyer in the application form.

We understand that the both buyers and sellers expect payment transactions to be quick, easy and secure. That’s why payments made through Erata - pay in instalments at Dotpay are as easy for buyers to complete as they are for sellers to process.

From the perspective of the seller or service provider, payments made Erata - pay in instalments at Dotpay are processed in almost exactly the same way as other forms of online payment. Once a client selects Erata - pay in instalments at Dotpay from the list of payment methods and the bank approves the request, the status of the payment transaction changes to ‘completed’. Once this happens, the store or service provider can proceed with processing the client’s order.
WHO IS RESPONSIBLE FOR GUARANTEEING PAYMENT SECURITY?

Dotpay.pl is the owner and operator of the Erata - pay in instalments at Dotpay service. As such, Dotpay.pl is responsible for:

- The security of online transactions
- Management of client accounts
- Transferring payments to online portals, stores and service providers

Dotpay S.A. has a wealth of experience in effectively managing online payments. For years, we have been ensuring that clients are able to grow their businesses by offering quick, simple and secure solutions to make online shopping easier.

*Dotpay.pl deploys the most advanced online payment system in Poland and so is able to guarantee the security of online payments—thus further removing the obstacles to increased online business.*

*Dotpay is the only large-scale payment system in Poland that is PCI certified. PCI certification confirms that Dotpay fulfils all the security requirements demanded by Visa, Mastercard, American Express and Discovery.*

Dotpay’s partner in bringing to market the Erata - pay in instalments at Dotpay solution is Euro Bank S.A. Euro Bank is responsible for:

- Assessing and approving credit applications
- Updating systems with up-to-date information on the status of applications and credit limits.

Like Dotpay S.A., Euro Bank S.A. is a pioneer in developing simple-to-use and innovative payment solutions. Backed by the experience and expertise of these two companies, both buyers and sellers can buy and sell quickly, easily and securely.
SECURITY ACCREDITATION

Dotpay treats the issue of transaction security – both for buyers and sellers – very seriously. As such, Dotpay servers and programs are tested on a daily basis to ensure the 100% security of Dotpay transactions.

These are just some of the security certificates held by Dotpay. Thanks to these, both shoppers and online merchants can shop and sell online with confidence.

The Thawte Web Server Certificate with EV (Extended Validation) features the highest industry standard for identity verification, as well up to 256-bit data encryption. This technology enables information and data to be sent between end users and servers without risk of interception by malicious users.

Credit and payment card details are sent directly to the authorised server, where the transaction can be processed securely. This system guarantees the 100% security of online transactions performed.

McAfee SECURE is a proven security solution that meets even the high demands of the US Government’s Department of Homeland Security’s National Infrastructure Protection Center (NIPC). This security solution is recognised and used by leaders in online business such as Yahoo!, Lycos, PriceGrabber and Amazon.
The PCI DSS certificate confirms Dotpay as being compliant with all the requirements demanded by the Payment Card Industry Security Standard (PCI-DSS), Visa Cardholder Information Security Program (CISP), Visa International’s Account Information Security (AIS), MasterCard International’s Site Data Protection (SDP), American Express Data Security Standards (DSS) and Discovery Card’s DISC.

PRI CE LISTS

SYSTEM SERVICE

<table>
<thead>
<tr>
<th>NAME</th>
<th>FEE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical assistance</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Assistance of Customer Service Office</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Integration and programming works connected with implementation and</td>
<td>Free of charge</td>
</tr>
<tr>
<td>adjustment of the payment system</td>
<td></td>
</tr>
<tr>
<td>SMS and e-mail infoservice</td>
<td>Free of charge</td>
</tr>
<tr>
<td>Account activation</td>
<td>PLN 10 (one-off)</td>
</tr>
</tbody>
</table>

SCHEDULE OF FEES

<table>
<thead>
<tr>
<th>PAYMENT CHANNEL</th>
<th>COMMISSION ON TRANSACTION (*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Erata – eurobank instalments</td>
<td>2.8%</td>
</tr>
</tbody>
</table>

(*) not less than PLN 0.3