

TERMS AND CONDITIONS OF “STUDENT+” PLAN

These Terms and Conditions of “Student+” Plan set out terms and conditions for the customers of WITTY GLOBAL UAB who are eligible for special benefits hereunder.

1. DEFINITIONS

1.1. The capitalized terms used in these terms and conditions shall have the following meaning:

1.1.1. **App** – the application developed by the Company and installed by the Client into his/her device (e. g. a smartphone).

1.1.2. **Client** – an individual to whom the Company provides financial services under an agreement made between the parties and who is eligible to W1TTY Benefits under these T&Cs.

1.1.3. **Company** – WITTY GLOBAL UAB, a legal entity registered in Lithuania with its registration number 305433923, registration address Jogailos g. 9, Vilnius, Lithuania. Data on the Company is accumulated and stored in the Register of Legal Entities of the Republic of Lithuania. The Company might be contacted through:

1.1.3.1. E-mail: contact@w1tty.com;

1.1.3.2. Phone: +37066587253;

1.1.3.3. HQ office: Didžioji g. 18, LT-01128 Vilnius, Lithuania;

1.1.3.4. URL - <https://www.w1tty.com>.

1.1.4. **E-Money** – electronically stored monetary value as represented by a claim on the Company which is issued on receipt of funds for the purpose of making Transactions.

1.1.5. **E-Money Account** – an electronic record inside the System which allows to identify the Client, execute Transactions and contains information on the Transactions performed by the Client.

1.1.6. **Student** – a person who is studying at a university.

1.1.7. **T&Cs** – these Terms and Conditions.

1.1.8. **Reward** – the amount of money set out in Clause 3.1.1.

1.1.9. **W1TTY Benefits** – as described in Clause 3.

Terms that are used but not defined in these T&Cs shall have the meanings ascribed to them in the WITTY GLOBAL UAB General Terms and Conditions.

2. BINDING EFFECT

2.1. These T&Cs regulate provision of W1TTY Benefits by the Company to the Client.

- 2.2. By receiving W1TTY Benefits, the Client undertakes to be bind by these T&Cs.
- 2.3. Any additional terms and conditions which regulate relationship between the Company and the Client that are not stated in these T&Cs, as well as any additional services or products that the Company provides or make available to the Client from time to time not covered by these T&Cs may be subject to a separate agreement or annex executed between the Company and the Client. In case of any conflict between these T&C sand separate agreement or annex concluded between the Company and the Client, the terms of a separate agreement or annex shall prevail.

3. W1TTY BENEFITS

3.1. "Student+" plan

- 3.1.1. The holder of the payment card "Student+" receives 2 EUR ("**Reward**") every calendar month for 6 months in a row if the holder of the card complies with the following terms and conditions:
 - 3.1.1.1. He or she is the holder of the payment card "Student+" (a virtual card or a physical card); and
 - 3.1.1.2. Provides the Company with a valid document(s) proving his or her Student status. The document(s) must be valid for 1 month and more before its (their) submission to the Company; and
 - 3.1.1.3. The Client makes 2 or more payments (withdrawal of funds from an E-money Account is not considered a payment operation) by his or her "Student+" card per calendar month.
- 3.1.2. The Reward earned during a current month is transferred to the Client's E-money Account until the 14th day of the following month.

4. RIGHTS AND DUTIES OF THE CLIENT

- 5.1. The Client shall have a right to receive these T&Cs and other annexes, rules and regulations on W1TTY Benefit provided in paper form or in another durable medium.
- 5.2. The Clients are prohibited:
 - 5.2.1. to use the services of the Company for any unlawful or illegal purposes;
 - 5.2.2. to use the services of the Company in a manner that may violate any applicable laws.

6. REPRESENTATIONS AND WARRANTIES

- 6.1. Accepting these T&Cs, as well as any their revised version, the Client represents and warrants on an ongoing basis that the Client:
 - 6.1.1. information provided to the Company for the purpose of entering into these T&Cs is true and correct;
 - 6.1.2. it has all rights, powers and authority to enter into these T&Cs and to fully perform its obligations hereunder;
 - 6.1.3. use of the Services does not infringe law of the state where the Client is registered;
 - 6.1.4. does not perform, is not involved and has no intentions to use the services for any illegal purposes or prohibited activities under applicable laws.

6.2. The Company relies on the representations and warranties listed above when providing the services to the Client.

7. DATA PROTECTION

7.1. For more details regarding the data protection and processing, please refer to the Privacy Policy of WITTY GLOBAL UAB.

8. T&Cs CHANGES

8.1. **Without prejudice to other provisions of these T&Cs, the Company reserves the right to unilaterally change these T&Cs at any time at its own discretion.**

8.2. A revised edition of these T&Cs will be provided to the Client or the Client will be informed where a revised edition of T&Cs is available for familiarization.

8.3. In the event that the Client disagrees with the proposed changes to these T&Cs, the Client has the right to terminate these T&Cs free of charge and with effect at any time until the date of their proposed date of entry into force. The Client's notice rejecting changes to these T&Cs will be deemed as a notice of termination of these T&Cs. Upon termination of these T&Cs, the Client loses his or her right to receive W1TTY Benefits.

8.4. The Client is not entitled to unilaterally change, amend or alter provisions of these T&Cs.

9. ASSIGNMENT

9.1. The Client may not novate, assign, transfer, sub-contract or otherwise grant any rights, obligations, claims or legal interest under these T&Cs.

9.2. The Company reserves the right to assign the rights and obligations under these T&Cs to any subsidiaries, affiliates or any third parties at any time without the Client's consent, provided that such an assignment will be in compliance with the applicable laws and regulations.

10. NO WAIVER

10.1. Failure or delay by the Company to exercise any right, power or remedy under these T&Cs or to require or enforce strict performance by the Client of any provision of these T&Cs and any supplemental or incorporated documents or policies shall not be regarded as a waiver or relinquishment of any such right, power or remedy.

11. GOVERNING LAW

11.1. Unless the applicable laws provide otherwise, the construction, validity and performance of these T&Cs, as well as any rights, obligations, claims or disputes arising out of them shall be governed in all respects by the laws of the Republic of Lithuania without recourse to the conflict of laws rules regardless of the venue or jurisdiction in which a dispute arises.
