

User Terms and Conditions for Ticket Rikskuponger®

General terms and conditions for use of Ticket Rikskuponger®



DEFINITIONS

User terms and conditions means these general terms and conditions for the Card Holder's use of Ticket Rikskuponger®. Balance available means that the value of the funds loaded in and still available in your Account. You and your refers to the Card Holder. The Company means your employer who is participating in the Ticket Rikskuponger® programme. Account means the electronic account where your Balance Available is available. Card Holder means the person who is authorised, according to the Company, to use Ticket Rikskuponger®. Point of purchase means a restaurant (or equivalent point of purchase) or a retailer of meals or food that accepts Ticket Rikskuponger®. PIN code means the personal code that belongs to Ticket Rikskuponger® and that is used to confirm a Transaction. Ticket Rikskuponger® means the card(s) issued by Prepay Technologies Limited, a company in the Edenred Group, under a licence from MasterCard International. Ticket Rikskuponger® is administered by Edenred Sweden AB in accordance with these User Terms and Conditions. Transaction means a sale executed using Ticket Rikskuponger®. We, us, our mean Edenred Sweden AB, a limited company registered in Sweden, registration number 556253-6341 and postal address 105 40 Stockholm. Website means the website www.ticketrikskuponger.se. There you will find the current User Terms and Conditions for Ticket Rikskuponger® and your personal Ticket Rikskuponger® details. You can also handle your Account on the website.

ABOUT THE USER TERMS AND CONDITIONS

Please read these User Terms and Conditions carefully before using your Ticket Rikskuponger® card. This information is the User Terms and Conditions for the use of Ticket Rikskuponger®. By activating and/or using Ticket Rikskuponger® you are deemed to have approved these User Terms and Conditions and confirmed that you understand and accept the provisions set out below. The User Terms and Conditions may be amended regularly. The current User Terms and Conditions are available on the Website. If anything is unclear, please call 08 681 81 37 (normal telephone rate) or send an email to kundservice@ticketrikskuponger.se. The User Terms and Conditions may be available in different language versions; in the event of a discrepancy between the language versions, the Swedish version is applicable. All communication between us with reference to your Account will be in Swedish. Interactive voice response services in Swedish and English are available via 08 681 81 37.

ABOUT TICKET RIKSKUPONGER®

Your Ticket Rikskuponger® card is a card issued by PrePay Technologies Limited, a company in the Edenred Group, under a licence from MasterCard International Incorporated (BOX 3371, Swindon, SN5 7WJ, UK). MasterCard and the MasterCard trademark are registered trademarks owned by MasterCard International Incorporated. Ticket Rikskuponger® is granted to you by the Company and can only be used for buying meals and food or according to other rules of use agreed between you and your employer. Your rights and obligations on account of your use of Ticket Rikskuponger® are stated in these User Terms and Conditions. If you have problems when using Ticket Rikskuponger® you can call 08 681 81 37 (normal telephone rate) or send an email to kundservice@ticketrikskuponger.se.

FUNDS AND PERIOD OF VALIDITY

The value linked to Ticket Rikskuponger® is stated in Swedish kronor (SEK). The funds loaded in your Account are available for 12 months from when they were loaded in your Account. This period of validity can be extended by 6 months for a fee of SEK 95. We give you permission to use Ticket Rikskuponger® up to the value loaded in your Account and within the restrictions that apply to every Transaction. The amounts that can be loaded in your Account are laid down in the agreement between the Company and Edenred Sweden AB and are shown in your Account on the Website. This information can also be obtained direct from the Company. The maximum amount that can be used in each Transaction is SEK 3000 or the amount agreed separately between you and your employer. All legal rights (including ownership) associated with Ticket Rikskuponger® shall continue to be held by Edenred Sweden AB and shall not be transferred to you. Ticket Rikskuponger® remains our property.

VALIDITY DATE OF TICKET RIKSKUPONGER®

The expiry date of your Ticket Rikskuponger® card is given on the front of the card. You cannot use your Ticket Rikskuponger® card after the expiry date and no Transactions will be executed after the period of validity has expired. We reserve the right not to issue a new Ticket Rikskuponger® to you and we will not issue a new Ticket Rikskuponger® to you if the Company has notified you that you no longer have the right to a Ticket Rikskuponger® card. Damaged, altered or cancelled Ticket Rikskuponger® cards will not be accepted by the Points of Purchase. You can block your Ticket Rikskuponger® card by logging in to the Website, by using the Ticket Rikskuponger® mobile app or by calling 08 681 81 37 (normal telephone rate). A new Ticket Rikskuponger® is then sent to you automatically.

USE OF YOUR CARD

As soon as your Ticket Rikskuponger® has been activated and loaded, you can use it in Sweden and internationally. Transactions in currencies other than SEK are converted into SEK, and the exchange rate applied by the Card Issuer is used for that conversion. This exchange rate is presented under the transaction information in your web account at the Account Administrator. The exchange rate consists of a reference exchange rate decided by the Card Issuer (or MasterCard) for this purpose and that applies on the date when the transaction reaches the Card Issuer (or MasterCard), plus a currency exchange fee of 2.95 per cent. Information about the reference exchange rate, which is changed continuously, is provided on request by the Card Issuer. The Card Issuer takes any currency risk during the period from the purchase or cash withdrawal until the Transaction reaches the Card Issuer (or MasterCard). This also applies to Transactions in Sweden in currencies other than SEK. The Balance Available in the Account cannot be overdrawn. Ticket Rikskuponger® cannot be used in ATMs (cash machines) or to obtain cash in connection with a purchase. Ticket Rikskuponger® is not valid for payments for alcoholic beverages or tobacco. The exact sum of each purchase is registered and no change can be paid. When each Transaction is made, the Point of Purchase will ask you to enter your PIN code and sign any receipt. You must therefore sign your name on the back of Ticket Rikskuponger® when you receive it. The three-digit security code given on the reverse side of the card must always be given for internet payments. At any time at all we can temporarily restrict the use of Ticket Rikskuponger® or block it for security reasons or in the event of a breach of contract or if we have reasonable grounds for suspecting fraudulent use of Ticket Rikskuponger®. In every case the Company will be notified of the reason for restricting or blocking Ticket Rikskuponger®. If we need to examine a Transaction on Ticket Rikskuponger®, you must cooperate with us or the competent body if so required. Ticket Rikskuponger® is issued to you personally. All use of Ticket Rikskuponger® along with the associated PIN code shall be deemed to be valid use by the Card Holder unless Edenred Sweden AB has been asked to block Ticket Rikskuponger® in accordance with these User Terms and Conditions. Repayments cannot be deposited in your Account if the card has expired. Repayments of unused funds cannot be made direct to the Account Holder. A new Ticket Rikskuponger® must be ordered through the Company to enable you to make use of unused funds.

CHECK OF BALANCE AVAILABLE

The Balance Available in the Account can be checked at any time at all via the Website, by using the Ticket Rikskuponger® mobile app or by calling 08 681 81 37 (normal telephone rate).

LOADING

The agreed sum will be added to the Balance Available in the Account after we have received the Company's instructions and payment providing that you continue to be entitled to the card according to the requirements set by the Company and according to the provisions of the agreement between the Company and Edenred Sweden AB.

SAFEKEEPING OF YOUR TICKET RIKSKUPONGER® CARD

If your Ticket Rikskuponger® is lost or stolen, all the funds can be lost if you do not immediately block Ticket Rikskuponger®. The PIN code belonging to Ticket Rikskuponger® is confidential and must not be disclosed to a third party. You must never let another person write down your PIN code, or keep your PIN

code along with your Ticket Rikskuponger® card or give your PIN code to anyone else, either orally or by entering it so that someone sees or can uncover it in some other way.

LOSS OF TICKET RIKSKUPONGER®

If your Ticket Rikskuponger® card is lost or stolen or if you believe that it has been used without your permission, you have to block your Ticket Rikskuponger® on the Website, by calling 08 681 81 37 (normal telephone rate) or by using the Ticket Rikskuponger® mobile app. A new Ticket Rikskuponger® is then sent to you automatically. If you find a Ticket Rikskuponger® that belongs to someone else, you have to notify us as soon as possible by calling 08 681 81 37 (normal telephone rate) or by sending the card to Edenred Sweden AB, 105 40 Stockholm.

EDENRED SWEDEN AB'S LIABILITY

The Card Holder has sole liability for storing Ticket Rikskuponger® and for the consequences of its use. Edenred Sweden AB is not liable for any loss or damage you incur by using Ticket Rikskuponger® or by another person or organisation using Ticket Rikskuponger®. Edenred Sweden AB is not liable for any loss due to circumstances outside the control of Edenred Sweden AB. If Edenred Sweden AB is liable due to errors or faults attributable to Edenred Sweden AB, this liability shall be restricted to remuneration of the Balance Available in the Account.

GOVERNING LAW, DISPUTES AND COMPLAINTS

Swedish law shall govern the interpretation and application of these User Terms and Conditions. Any disputes that arise in connection with these User Terms and Conditions shall be resolved by Swedish courts, which shall have exclusive jurisdiction. To try to resolve an issue out of court, contact Edenred Sweden AB, kundservice@ticketrikskuponger.se or call 08 681 81 37 (normal telephone rate) and state your complaint.