



Dynamic Currency Conversion (DCC) Exchange Rate Guarantee Refund form for cardholders

CARDHOLDER

Salutation Mr. Ms.

First name _____ Last name _____

Address Street + No. _____

Postal code/City _____ Country _____

Phone including prefix _____

E-mail _____

TRANSACTION DETAILS

Transaction date _____

Name and address of the merchant with which the transaction was conducted:

Company _____

Address Street + No. _____

Postal code/City _____ Country _____

The following documents are to be submitted with this form:

1. **Copy of the transaction sales slip** (receipt) for the SIX Payment Services DCC transaction. The copy must be legible.
2. **Copy of your credit card statement or your account statement for debit cards**, on which it is clearly visible that on the same day as that on which the above-listed DCC transaction was conducted another transaction was conducted which was converted at a better exchange rate than that used by SIX Payment Services (Europe) S.A

With your signature on this form you confirm that:

1. you have answered this form truthfully and completely;
2. you have read in entirety, understood and accepted the **“General business conditions for the DCC exchange rate guarantee”** attached to this form. In particular, you acknowledge the provisions pursuant to sections 2, 3, 4, 5, 6, 7, 8 of the “General business conditions for the DCC exchange rate guarantee”.

Place and date

Cardholder’s signature

Please send this form, including documents that are to be submitted, within 60 days after the DCC transaction has been conducted to:

SIX Payment Services
DCC Exchange Rate Guarantee
 Hardturmstrasse 201
 P.O. Box
 CH-8021 Zurich

SIX Payment Services (Europe) S.A.
 10, rue Gabriel Lippmann, L-5365 Munsbach, www.six-payment-services.com
 Mailing Address: SIX Payment Services, Hardturmstr. 201, P.O. Box, CH-8021 Zurich





General Business Conditions for the DCC Exchange Rate Guarantee

1. In general

The "Exchange Rate Guarantee" from SIX Payment Services (Europe) S.A. (hereinafter "SPS") enables holders of credit and debit cards (hereinafter "cardholders"), who have chosen the "Dynamic Currency Conversion" (hereinafter "DCC") currency conversion function from SPS at the point of sale, to claim a refund of the difference between the transaction amount which became due under application of the exchange rate from SPS and the amount which would have been due under application of the exchange rate of their card issuer, including any additionally charged fees for the conversion of currencies (hereinafter "difference"), according to the following conditions.

2. Requirements

The following requirements must be met in order for the difference to be claimed:

1. The cardholder has conducted at least two payment transactions (hereinafter "transactions") on the same day with the same credit or debit card (hereinafter "card"). These transactions shall be authorized, processed and settled.
2. The cardholder has chosen to use DCC from SPS for one transaction and paid with the currency of his/her card.
3. The cardholder has paid in the national currency applicable at the point of sale for the other transaction. This second transaction was converted by the cardholder's card issuer at a better exchange rate than that used by SPS for the first transaction.

If these requirements are met, the cardholder can download and complete the refund form found at: www.six-payment-services.com/dcc, and submit it within 60 days after the DCC transaction to SPS together with the required documents (copy of the transaction sales slip for the SPS DCC transaction and copy of the cardholder's card statement or account statement (for debit cards), on which it can clearly be seen that on the same day on which the DCC transaction was conducted, another transaction was conducted which was converted at a better exchange rate than that used by SPS for the conversion of the first transaction).

3. Procedure

The submitted refund form will be reviewed by SPS along with the necessary documents. If all the requirements listed in section 2 are met, SPS will refund the difference within 20 days of receipt of the duly completed refund form and of the required documents to the card that was originally charged.

4. Exclusion of other refunding options

The refund can only be made by means of the process described in no. 3. Any refunding in cash or crediting on a card other than that which was originally used are explicitly excluded. Should disagreements or disputes arise as a result of this procedure, the cardholder does not have the right to conduct a chargeback of the DCC transaction via the card issuer.

5. Additional fees

Certain card issuers charge additional fees in certain countries for transactions for which the currency conversion function is used. These fees are not refunded to the cardholder, because they are charged by the card issuer and SPS has no influence upon them.

6. Data protection

SPS processes data according to the stipulations of the applicable data protection law. The cardholder acknowledges that the data from the above transactions (in particular, master and transaction data) will be processed in Switzerland and in countries of the European Union by SPS or a subcontractor of SPS. The cardholder agrees with this and grants his/her express approval.

7. Involvement of third parties

SPS can involve and assign third parties and assistants at any time. The cardholder agrees with this and grants his/her express approval.

8. Modifications

SPS reserves the right to adapt and modify these General Business Conditions at any time. The cardholder agrees with this and grants his/her express approval. The currently applicable General Business Conditions for the "Exchange Rate Guarantee" are published at: www.six-payment-services.com/dcc.

9. Applicable law and court of jurisdiction

These General Business Conditions are subject to Hungarian law. The exclusive court of jurisdiction is the Central District Court in Buda (Budai Központi Kerületi Bíróság) or the District Court of the County in Győr-Moson-Sopron (Győri Törvényszék) in accordance with the material jurisdiction of the court.

03. 2014