# Bitpanda Payments Terms (Framework Agreement)

VERSION 5.0.0, DATED 08 JULY 2026

**Scope**. The following "Payments Terms" / "**Framework Agreement**" govern the provision of payment services by Bitpanda Payments GmbH. To use these payment services to make and receive payments for all Bitpanda services, you must have, and continue to have, an E-Money Wallet associated with your Account. If your Account is closed, you will no longer be able to use the services set out in this Framework Agreement.

In addition to the provisions set out in these Payment Terms, the general provisions of your "User Agreement" apply to your use of the Bitpanda Platform.

The information and contractual terms pursuant to Sec 48 Payment Services Act 2018 ("ZaDiG") are included in this document.

## 1. General Information

### 1.1. Name, address and contact

Bitpanda Payments GmbH ("Bitpanda Payments")

Address: Stella-Klein-Löw Weg 17, A-1020 Vienna

E-Mail: support@bitpandapayments.com

### 1.2. Competent regulatory authority

Financial Market Authority (*Finanzmarktaufsicht*), Department Bank Supervision (*Bereich Bankenaufsicht*), Otto-Wagner-Platz 5, A-1090 Vienna

### 1.3. Registrations

Registered as an Austrian E-Money Institute (*E-Geld-Institut*) in the Register of E-Money Institutes (*E-Geld-Institutsregister*) of the Financial Market Authority pursuant to Sec 6 para 2 of the Austrian "**E-GeldG**" (https://www.fma.gv.at/en/search-company-database/)

Commercial Register Number: FN 501412 x

Commercial Register Court: Commercial Court of Vienna

VAT registration number: ATU74324536

### 1.4. General information on payment services / Framework Agreement

This "Framework Agreement" contains the general information on payment services and is concluded between Bitpanda Payments and you. You can become a customer of Bitpanda Payments by (i) accepting the User Agreement and this Framework Agreement on the "Bitpanda Platform" and (ii) ordering your first payment service from Bitpanda Payments. Bitpanda Payments will expressly confirm the conclusion of the Framework Agreement. Bitpanda Payments will provide you with a copy of the terms of the Framework Agreement in paperform or on another durable medium (for example email) after you have accepted the Framework Agreement.

1.5. Definitions. The Definitions shall have the meanings ascribed to them in the Annex 4 (Definitions) to this Framework Agreement.

2. Main feature of the payment services your Account allows you to use:

Bitpanda Payments provides the following regulated services

- E-Money Services
- Payment Transfer Services
- Money Remittance Services

2.1. E-Money Services:

Bitpanda Payments issues, redeems and manages E-Money:

2.1.1. "E-Money" (electronic money within the meanings of Sec 1 para 1 of the E-GeldG) is issued in various currencies. E-Money is issued in the nominal amount, without deductions or fees (e.g., to receive E-Money in the value of 100 Euro, you will be charged 100 Euro). E-Money is not issued on any kind of distributed ledger technology or similar technologies.

2.1.2. Your "E-Money Wallet" is denominated in a currency of your choice, as selected by you from the currencies available on the Bitpanda Platform.

2.1.3. E-Money is accepted and can be used as a means of payment for various Tokens and investment services on the Bitpanda Platform.

2.1.4. E-Money balances are credited to your Bitpanda E-Money Wallet as soon as Bitpanda Payments issues the E-Money. E-Money Wallets cannot have a negative balance, and neither Bitpanda Payments nor any other Bitpanda entity provides loans or other forms of financing in E-Money. You will not earn any interest on deposits held in E-Money.

2.1.5. E-Money can be transferred on the Bitpanda Platform from one customer to another. However, it cannot be exchanged with, nor is it compatible with, electronic money issued by other E-Money institutions. E-Money is not considered legal tender.

2.1.6. You can add all Bitpanda Companies to the list of trusted beneficiaries thereby authorising Bitpanda Payments to exempt transactions related to these companies from strong customer authentication requirements.

2.1.7. You can redeem your E-Money from your E-Money Wallet, either partially or entirely. When you redeem E-Money, you will receive the entire value in the same currency it represents (for example, you will receive Euros if you redeem E-Money denominated in Euro). You may not be able to request a withdrawal (redemption of E-Money) while any Transactions or settlements are pending. Certain limits apply to the withdrawal (redemption) and deposit (issuance) of E-Money, which are set out here.

2.2. Payment Transfer Services:

2.2.1. Bitpanda Payments offers services for the execution of payment transactions, including the transfer of funds to a payment account.

2.2.2. You may instruct Bitpanda Payments to execute an "External Transfer" by transferring a balance from and to your Wallet to and from your bank or payment account or to and from any such account outside of the Bitpanda Platform in the name of a "Payee" other than you.

2.3. E-Money Tokens Transfer Services:

2.3.1. “E-Money Token” or “EMT” means a specific type of crypto-asset that purports to maintain a stable value by referencing the value of one official currency - as defined in Art 3 (1) no 7 Markets in Crypto-Assets Regulation (EU) 2023/1114 ("MiCAR").

2.3.2. You may instruct Bitpanda Payments to execute an "External Transfer of EMT" by transferring E-Money Tokens from your account with Bitpanda to a wallet (or other source) outside of the Bitpanda Platform ("Withdrawal") or from a wallet (or other source) outside Bitpanda Platform to your account with Bitpanda ("Deposit" and together with Withdrawal " External Transfer of EMT").

2.3.3. External Transfers of EMT are initiated and processed by Bitpanda Payments.

2.3.4. You agree to only execute External Transfers of EMTs to and from accounts (including self-hosted wallets) in your name.

2.3.5. External Transfers of EMT are technically executed by Bitpanda Gmbh. For their execution they, thus, follow section 5 of the Bitpanda Gmbh E-Token Product Terms.

2.4. Money Remittance Services:

2.4.1 Bitpanda Payments offers services where the funds you send are used solely to transfer the same amount to a Payee or another payment service working for a Payee. No separate accounts are opened in your or the Payee's name. Alternatively, funds received on behalf of a Payee are promptly made available to the Payee.

2.4.2 By using the Crypto Pay Money Remittance Service, you instruct Bitpanda to transfer funds to a designated Payee in accordance with your payment order. Funds are transferred without the creation of a payment account in the Payee’s name. We will execute the remittance using available E-Money in your Wallet, which results from the proceeds of an exchange of crypto-asset to funds. If your Wallet does not contain sufficient funds, the remittance request will be rejected.

3. Required information for payment orders

3.1. You must provide the following information for the execution of External Transfers or a money remittance:

- name of the customer
- name of the Payee
- IBAN of the Payee
- currency
- amount to be transferred
- payment reference

3.2. When using Crypto Pay to initiate a transfer to a Payee, certain payment order details - such as the Payee's name, IBAN and payment reference - may be predetermined by Bitpanda or the respective Payee through a technical integration.

You acknowledge and agree that, in such integrated partner flows, the provision of these details does not require manual entry by you. By confirming and authorising the Transaction within the Bitpanda Platform, you issue a valid payment order in accordance with the applicable legal and contractual requirements.

3.3 In case of External Transfers of EMT, due to the specific nature of E-Money Token transactions you will be required to provide different information compared to those described in 3.1 - this information may vary depending on the type of E-Money Token transferred and the DLT-Network used for the transfer. A description of the needed information can be found in the Bitpanda GmbH E-Token Product Terms.

4. Issuing and authorisation of a payment order

4.1. To issue a payment order, you must enter required payment details into the relevant input fields on the Bitpanda Platform. You then give your consent to the execution of the payment order by entering the strong customer authentication (i.e., a password and a one-time password received via SMS, e-mail, or push notification, or similar).

4.2. You authorise the execution of the payment order by confirming the Transaction within the Bitpanda Platform. By doing so, you instruct Bitpanda to debit the corresponding amount from your Wallet and execute the payment to the designated Payee in accordance with the pre-filled payment order details. You are responsible for reviewing the Transaction details prior to authorisation. Once authorised, the payment order is deemed irrevocable.

4.3. Pursuant to Sec 58 para 1 ZaDiG court or administrative orders can replace this consent.

5. Receipt of the payment order by Bitpanda Payments

5.1. A payment order shall be deemed to have been received as soon as it is received by the server of Bitpanda Payments on a Business Day within business hours.

5.2. "Business Days" are all days of the year except statutory holidays in Austria, Saturdays, Sundays, 24 December and 31 December. Business hours are from 9:00 and 15:00 Central European Time (CET).

5.3. A payment order shall be deemed to have been received on the Business Day on which the order is received. If the order is not received on a Business Day or on a Business Day later than 30 minutes before the end of the business hours, the next Business Day shall be deemed to be the order receipt day.

6. Revocation of the payment order

6.1. You may not revoke your payment order after the order is deemed to be received by Bitpanda Payments according to Clause 5.

7. Execution of the payment order

7.1. Bitpanda Payments shall execute a duly authorised and received payment order pursuant to Sec 73 ZaDiG. The execution of a payment order is further subject to the condition that there are sufficient funds in your Wallet.

7.2. If the conditions for execution are not met, Bitpanda Payments shall inform you without delay that the payment order is not executed.

7.3. Bitpanda Payments shall ensure that the transfer amount is transferred to the account of the Payee's payment service provider on or before the end of the Business Day following the receipt of the order pursuant to Sec 77 ZaDiG.

8. Provision of information

8.1. You may request Bitpanda Payments to provide or make available to you, free of charge and once a month, information pursuant to Sec 53 para 1 ZaDiG or Sec 54 para 1 ZaDiG on an individual payment transactions (including, as applicable, payment reference, Payee (where appropriate), amount transferred, currency, charges, interest, exchange rate, and debit value date) in paper form or on another durable medium.

8.2. You may request the submission of this Framework Agreement including the information pursuant to Sec 48 ZaDiG in paper form or on another durable medium at any time during the term of the Framework Agreement pursuant to Sec 49 ZaDiG.

9. Refusal to execute a payment order

9.1. Bitpanda Payments shall be entitled to refuse to execute a payment order if, in respect of that payment order:

- Bitpanda Payments is not in possession of customer due diligence or know your customer information or documentation, satisfactory to Bitpanda Payments in its sole discretion, in respect of any of the parties to the payment order;
- Bitpanda Payments suspects, for materially justified reasons, misuse or fraudulent use of a strong customer authentication, of a registration code or authentication code of TANs;
- you do not follow any reasonable instructions given to you by Bitpanda Payments;
- Bitpanda Payments considers, for materially justified reasons, that you are not authorised to access your Account and/or to use the services of Bitpanda Payments; or
- the execution of the payment order is prohibited by EU or Austrian law.

9.2. Subject to applicable law, if Bitpanda Payments refuses to execute a payment order, you will be informed of this fact as soon as possible and as to how the payment order can be corrected to enable a future execution.

Where Bitpanda Payments refuses to execute a payment order in accordance with Clause 9.1, you shall be liable to pay a rejection fee to Bitpanda Payments as set out in (as applicable) Annexes 1 to 2.

10. Charges, cost reimbursements, refund and interest

10.1. In connection with the execution of payment orders, any charges, cost reimbursements and interest ("**Charges**") set out in Annex 1 (Charges, cost reimbursements and interest for payment orders) and Annex 2 (Charges for issuance, storage and redemption of electronic money) shall be payable by you.

10.2. Processing fees shall be invoiced to you upon execution of the payment order. In all other cases, invoices shall be issued to you on a monthly basis. You must pay the processing fees immediately after invoicing. In all other cases, you shall pay the agreed fees within 14 days of the issuance of the respective invoice by Bitpanda Payments.

10.3. Bitpanda Payments shall advise you of upcoming changes to existing charges and the introduction of additional charges at least two months prior to the effective date of such changes. Updated terms shall be provided to you as set out below ("How and when we change the Framework Agreement").

10.4. Changes made with regard to charges, cost reimbursements and interest shall only be made with reference to the national consumer price index 2015 ("CPI") published by Statistik Austria or the index replacing it (increase or reduction). Thereby, amounts shall be rounded commercially (kaufmännisch gerundet) to whole cents. This adjustment shall be made once a year with effect from 1 July of each year.

Adjustments are made at the level of the annual average of the inflation rates experienced during the previous year. If Bitpanda Payments refrains from a fee increase in any year, this shall not affect Bitpanda Payments' right to future increases of charges. If there is no increase of charges in one or more consecutive years, such increase can be made up with effect from the next increase of charges, in which case the adjustment shall be made to the extent corresponding to the change in the CPI index figure published for the average of the year before the fee increase to the CPI index figure which was the basis for the last fee increase carried out.

An increase within the first two months after conclusion of the contract is excluded.

10.5. You have to bear the costs for the use of means of distance communication yourself.

10.6. Refunds for Crypto Pay Money Remittance Services. In the event you receive a refund from the designated Payee for services originally paid for via the Crypto Pay Money Remittance Services, the refunded amount will be credited back to your E-Money Wallet. Once the Payee has released the refund payment to Bitpanda, the corresponding amount will be transferred to your E-Money Wallet without undue delay. The refund is conditional on the Payee releasing the funds and is made excluding any fees and applicable taxes, which are non-refundable.

## 11. Exchange rates

11.1. A payment order in a currency other than the account currency shall be effected by Bitpanda Payments on the basis of the reference exchange rates published by the Austrian National Bank on the website www.oenb.at at the time the payment order is executed. The basis for calculating this reference exchange rate is published on the website of the European Central Bank [www.ecb.europa.eu](http://www.ecb.europa.eu).

## 12. Your duties of care

12.1. You are responsible for maintaining adequate security and control of any and all IDs, passwords, personal identification numbers, or any other authentication codes that you use to access your Account and the payment services. In the event of loss or theft of your authentication element, you must notify Bitpanda Payments as soon as you become aware of it and follow our instructions. During business hours, all such notifications will be processed by Bitpanda Payments without undue delay. Such instructions may be subject to delay outside business hours.

12.2. You must ensure that the information in your payment order is correct.

12.3. You must notify Bitpanda Payments without undue delay upon discovery of any unauthorised or incorrectly executed payment order (notification obligation/*Rügeobliegenheit*) via e-mail to support@bitpandapayments.com or via the Bitpanda support pages at support.bitpanda.com. You can claim a correction from Bitpanda Payment for up to 13 months after the date of the transaction in accordance with Sec 65 ZaDiG.

12.4. Unauthorised payments. In accordance with Sec 67 ZaDiG, in case of an unauthorised payment order, Bitpanda Payments shall reimburse you, if you are the payer for the amount of the unauthorised executed payment order provided you have complied with the notification obligation (*Rügeobliegenheit*). Bitpanda Payments shall not reimburse the payer if there are legitimate grounds to suspect fraud.

13. Liability of Bitpanda Payments

13.1. Bitpanda Payments shall be liable to you for the proper execution of the payment order in accordance with Sec 80 ZaDiG. Under this provision, the payer's payment service provider is, in summary, liable to the payer for the proper execution of the payment order, unless the payer's payment service provider can prove to the payer and, where applicable, to the Payee's payment service provider, that the amount of the payment order has been received by the Payee's payment service provider pursuant to Sec 77 para 1 ZaDiG. In the latter case, the Payee's payment service provider shall be liable to the Payee for the proper execution of the payment order pursuant to Sec 80 ZaDiG.

13.2. In accordance with Sec 16 para 1 E-GeldG, Bitpanda Payments shall be liable to you for third party service providers it outsources relevant activities under Sec 15 E-GeldG to.

13.3. Limitations for claims for damages. Bitpanda Payments shall only be liable for claims for damages (*Schadenersatzansprüche*) caused intentionally (*vorsätzlich*) or by gross negligence (*grob fahrlässig*) by Bitpanda Payments or by an agent which is used for providing the services (*Erfüllungsgehilfe*).

In case a damage is caused by slight negligence (*leichte Fahrlässigkeit*), Bitpanda Payments shall only be liable

a. for physical damages to persons (*Personenschäden*);
b. for damages to items accepted for processing, unless you have agreed otherwise with respect to such damages;
c. for damages due to the absence of a guaranteed characteristic (*zugesicherte Eigenschaften*);
d. according to the Austrian Product Liability Act (*Produkthaftungsgesetz*); and
e. for damages resulting from the breach of a material contractual obligation (*Hauptleistungspflicht*), if the damage was reasonably foreseeable for Bitpanda Payments at the time of the conclusion of the contractual relationship or the Transaction. A material contractual obligation is an obligation that makes the proper execution of a contract possible in the first place and on whose compliance a customer regularly relies on and may rely on.

14. Set-Off

14.1. You are only entitled to set-off your liabilities if Bitpanda Payments is insolvent, if your claim is legally connected with your liabilities or if your claim has been confirmed by the courts or accepted by Bitpanda Payments.

14.2. Bitpanda Payments is entitled to set-off any due, rightful and unpaid monetary claims of you towards a Bitpanda Company, insofar as they are pledgeable, against any due, rightful and unpaid monetary claims Bitpanda Payments has against you. This means we may, at any time, without notice take the amount you owe us from any amount we are due to pay to you.

14.3. Bitpanda Payments is entitled to set-off any due, rightful and outstanding monetary claims, a Bitpanda Company holds against you from your E-Money balance on the Bitpanda Platform, insofar as the E-Money balance is pledgeable. For this purpose, an amount equal to this outstanding claim will be deducted from your E-Money balance.

15. Application of the ZaDiG to Business Clients

15.1. The application of the third main part (drittes Hauptstück) of the ZaDiG as well as of Sec 56 para 1, Sec 58 para 3 and Sec 66, 68, 70, 71, 74 and 80 ZaDiG is excluded for Business Clients (Sec 32 para 1 and Sec 55 para 1 ZaDiG).

16. Duration of contract, termination

16.1. The Framework Agreement is concluded for an indefinite period and can be terminated by you at any time by giving two weeks' notice in paper form or on another durable medium to Bitpanda Payments. Bitpanda Payments is entitled to terminate the Framework Agreement by giving a two months' notice. This shall not affect the right of the contracting parties to terminate the Framework Agreement immediately for good cause.

16.2. The right to terminate the Framework free of charge and without notice, in response to a proposed amendment to these Framework Agreement for payment services, according to Clause 22.4 below, remains unaffected.

16.3. Bitpanda Payments' termination right. Bitpanda Payments may at any time terminate the Framework Agreement by giving two months' notice to you unless it would be unlawful for Bitpanda Payments to do so.

16.4. Termination for cause. You and Bitpanda Payments may at any time terminate the Framework Agreement with immediate effect for reasons that make continuing the contractual relationship between Bitpanda Payments and you unacceptable. For Bitpanda Payments such reasons materialise in particular in the events as described in Clause 7.3. of the User Agreement.

16.5. Bitpanda Payments will communicate and give such notice of termination to you in paper form or on another durable medium (e.g. per email).

16.6. Processing/Maintenance Fee. Bitpanda Payments may charge a maintenance fee EUR 5.00 per month, if E-Money remains in your Account within one month after the termination date.

This processing fee will be deducted from your Account in E-Money.

The balance of your Account cannot become negative. If the processing fee would lead to your Account becoming less than 0, only the remaining amount of E-Money will be deducted.

17. Right of withdrawal

17.1. Pursuant to Sec 8 "FernFinG", you have the right to withdraw from the concluded Framework Agreement without giving any reason in accordance with this Clause 17.

To exercise the right of withdrawal, you must provide unequivocal notice to Bitpanda Payments (Stella-Klein-Löw Weg 17, 1020 Vienna) of your decision to withdraw from this Framework Agreement before the expiry of the withdrawal period. The withdrawal period expires 14 days from the day of the conclusion of the Framework Agreement, whereby the day on which you are enabled to use the services of Bitpanda Payments shall be deemed the day of the conclusion of the Framework Agreement.

You may use the attached model withdrawal form (Annex 3), but it is not obligatory.

To meet the withdrawal deadline, it is sufficient for you to send your communication concerning your exercise of the right of withdrawal before the withdrawal period has expired.

17.2. Effects of withdrawal

If you validly withdraw from this Framework Agreement in accordance with Clause 17.1, we shall reimburse to you all payments received from you, including the costs of delivery (with the exception of the supplementary costs resulting from your choice of a type of delivery other than the least expensive type of standard delivery offered by us), without undue delay and in any event not later than 30 days from the day on which we are informed about your decision to withdraw from this contract. We will carry out such reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of such reimbursement.

17.3. You can also exercise your right of withdrawal online at Bitpanda Support Channel. If you use this online feature, we will send you an acknowledgement of receipt of the withdrawal on a durable medium (e.g. by email), including its content and the date and time of its submission, without undue delay.

17.4. You can also electronically fill in and submit the model withdrawal form or any other unequivocal statement on our Bitpanda Support Channel. If you use this option, we will communicate to you an acknowledgement of receipt of such a withdrawal on a durable medium (e.g. by email) without delay.

18. Communication

18.1. You may at any time during the term of the Framework Agreement request that this Framework Agreement and contractual terms be sent to you in paper or on another durable medium.

18.2. Electronic communication by e-mail and/or (remote) written communication in paper form and/or telephone communication shall be agreed as means of communication, unless otherwise stipulated in the Framework Agreement or in a separate agreement. You must ensure that the e-mail address provided by you is capable of receiving any emails we issue to you, including adjusting any technical equipment such as filter programs or firewalls accordingly.

18.3. To ensure the security of your account under all circumstances, Bitpanda Payments will notify you via e-mail of any potential fraud or security risk in connection with your account, of which Bitpanda Payments has become aware. The chosen form of communication depends on the specific circumstances of each individual case and the associated risks

## 19. Contractual language

19.1. The Framework Agreement is concluded in German but published in various languages. In case of any discrepancies or in case of dispute the German language version shall prevail.

## 20. Information and contractual terms regarding remedies

20.1. You are entitled to file a complaint with the Financial Market Authority pursuant to Sec 13 Austrian General Administrative Procedure Act (*Allgemeines Verwaltungsverfahrensgesetz 1991*) and to assert your rights before the ordinary courts. The Austrian banking industry has established a "Joint Conciliation Body of the Austrian Banking Industry" (Gemeinsame Schlichtungsstelle der Österreichischen Kreditwirtschaft), Wiedner Hauptstrasse 63, 1045 Vienna (www.bankenschlichtung.at) to resolve certain complaints. You can lodge a complaint with this out-of-court FIN-NET conciliation body in writing or electronically (office@bankenschlichtung.at). In addition, the ombudsman service of the Professional Association of Financial Service Providers (Fachverband Finanzdienstleister) in the Austrian Federal Economic Chamber (Wirtschaftskammer Österreich) can be contacted at fdl.ombudsstelle@wko.at.

## 21. Governing law

21.1. The place of execution shall be Vienna Inner City. The Framework Agreement and any transaction hereunder shall be governed by and construed in accordance with the laws of the Republic of Austria excluding (i) the provisions of the United Nations Convention on the International Sale of Goods and (ii) the conflict of law rules of Austrian private international law.

The governing law shall apply only to the extent that it does not restrict any mandatory statutory provisions of the state in which you reside.

## 22. How and when do we change the Framework Agreement

22.1. Bitpanda Payments reserves the right to change the Framework Agreement.

22.2. Any amendments to the Framework Agreement are classified as either (i) material changes or (ii) minor changes.

Material changes are changes or amendments (i) with respect to a material obligation (*Hauptleistungspflicht*) or (ii) that materially alter the Framework Agreement in a way that they amount to the conclusion of a new agreement. This includes, for example, any changes or amendments to your payment obligations.

Minor changes are any changes that do not qualify as material changes.

22.3. Effective date. Material changes become effective upon the earlier of (i) your express acceptance of the amended Framework Agreement or (ii) two months after the publication of the changes, unless you have objected to these changes. Otherwise, no further action is needed from you to accept such changes.

Minor changes may be made for objectively justified reasons at any time and will become effective two months after the publication of the changes relating to such minor change, unless you have objected to these changes. Otherwise, no further action is needed from you to accept such changes.

22.4. Objecting to a change / termination of the contractual relationship. Whenever we intend to implement a change, we will inform you on a durable medium (for example, email) that (i) if you do not object in text form or electronically within the two months' time frame before the changes come into effect, you will be deemed to have consented to the changes, and (ii) you have the right to terminate the entire or parts of your contractual relationship that relate to the change without notice period until the changes take effect. You will still have access to your Account during this period.

Consent to such change shall be deemed granted if you do not object in text form or electronically to such change within the two months' time frame before the changes come into effect.

22.5. For the avoidance of doubt, if we introduce a new product or service that does not change our current Framework Agreement, we may implement it immediately. We will inform you before you start using it.

## Annexes

Annex 1 Charges, cost reimbursements and interest for payment orders

Annex 2 Charges for issuance, storage and redemption of electronic money

Annex 3 Model instruction on withdrawal

Annex 4 Definitions

Annex 1
to the Framework Agreement

Charges, cost reimbursements and interest for payment orders

| | |
|---|---|
| Processing fee for each payment order (percentage of the transferred amount) | 0 % |
| Duplicate of monthly invoice | EUR 3.00 |
| Reimbursement of costs for sending the monthly invoice by mail | EUR 0.90 |
| **Fees pursuant to Sec 56 ZaDiG** | |
| Notification of refusal of a payment order pursuant to Sec 73 para 2 ZaDiG | EUR 10.00 |
| Revocation of a payment order after the date of irrevocability pursuant to Sec 74 para 3 ZaDiG | EUR 20.00 |
| Recovery of an amount in case of incorrect execution of a payment order due to identification incorrectly provided by the payment service user (Sec 79 para 2 ZaDiG). | EUR 50.00 |
| **Dunning process** | |
| Payment reminder up to EUR 100.00 | free of charge |
| Each payment reminder of more than EUR 100.00 or dunning notice issued to you, Bitpanda Payments may charge reminder fees in a reasonable relation to the amount in delay, as far as such fees are necessary to cover adequate costs of Bitpanda Payments to administer such late payment and enforce its rights. At least EUR 5.00 and up to a maximum of EUR 15.00 in reminder fees will be charged. | EUR 5.00 up to EUR 15.00 |

Annex 2
to the Framework Agreement

Charges for issuance, storage and redemption of E-Money during an ongoing contractual relationship with Bitpanda Payments

| Fees pursuant to Sec 19 Austrian E-GeldG | |
|---|---|
| Fee for E-Money issuance (percentage of issued amount) | 0% |
| Fee for E-Money redemption (percentage of redeemed amount) | 0% |
| E-Money Wallet maintenance fee | EUR 0 |

All potential fees charged by external payment service providers and other third parties for deposits and withdrawals are not connected to electronic money issuance, storage or redemption services.

Charges for issuance, storage and redemption of E-Money after termination of the contractual relationship with Bitpanda Payments

| Fees pursuant to Sec 19 Austrian E-GeldG | |
|---|---|
| Fee for E-Money issuance (percentage of issued amount) | 0% |
| Fee for E-Money redemption (percentage of redeemed amount) | 0% |
| E-Money Wallet maintenance fee | EUR 5* |

* The balance of your Account cannot become negative.

All potential fees charged by external payment service providers and other third parties for deposits and withdrawals are not connected to electronic money issuance, storage or redemption services.

Annex 3
to the Framework Agreement

Model withdrawal form

— | To Bitpanda Payments GmbH, seat in A-1020 Vienna, Stella-Klein-Löw Weg 17, https://www.bitpanda.com/.

— | I hereby give notice that I withdraw from the Framework Agreement

— | Concluded on,

— | Name of consumer(s),

— | Address of consumer(s),

— | Signature of consumer(s) (only if this form is notified on paper),

— | Date

Annex 4
to the Framework Agreement

Definitions

| Definition | Meaning |
|---|---|
| Bitpanda | means the entirety of the corporate group acting as the operator of the Bitpanda Platform and the service providers facilitating Transactions on the Bitpanda Platform. |
| Bitpanda Company | means each of the entities within Bitpanda offering (i) the Bitpanda Platform or (ii) the possibility to enter into individual Transactions via the Bitpanda Platform or (iii) payment services in relation to the Transactions. "Bitpanda Company" means one of these entities individually and "Bitpanda Companies" shall refer to multiple of these companies. |
| Bitpanda Payments | means Bitpanda Payments GmbH, with its corporate seat in A-1020 Vienna, Stella-Klein-Löw Weg 17, registered with the commercial register of the commercial court Vienna under FN 501412x. |
| Bitpanda Platform | means the platform operated by Bitpanda which is offered online or via other electronic means, mobile application as well as associated APIs of such platform or application which enable the user to trade or invest in the Supported Assets. |
| Business Client | means a client that is a trader (*Unternehmer*) in the sense of Sec 1 para 2 KSchG (*Konsumentenschutzgesetz*). The term comprises any natural person or any legal person, irrespective of whether privately or publicly owned, who is acting, including through any other person acting in his name or on his behalf, for purposes relating to his trade, business, craft or profession. |
| Business Day | means all days of the year except statutory holidays in Austria, Saturdays, Sundays and the 24 December and 31 December. |
| CPI | means the national consumer price index 2015 published by Statistik Austria. |
| Crypto Pay | means a service offered via the Bitpanda Platform that enables you to authorise the execution of a payment order to a designated Payee for a specific payment amount, where the |

| | |
|---|---|
| | transaction originates from an exchange of crypto-assets into funds. |
| E-GeldG | means the Federal Act on the emission of E-Money and the practice and supervision of E-Money institutes (*E-Geldgesetz* 2010). |
| E-Money | means E-Money according to Sec1 para 1 E-GeldG. |
| E-Money Token or EMT | Means E-Money Token as defined in Art 3 (1) no 7 Markets in Crypto-Assets Regulation (EU) 2023/1114 |
| E-Money Wallet | means a sub-wallet in the Account storing the issued E-Money. |
| External Transfer | means the transfer of the respective balance from your Wallet cashlessly in favour of a Payee, directly to a payment account held in the Payee's name. |
| FernFinG | means Federal Act on distance selling of financial services to consumers (*Fern-Finanzdienstleistungs-Gesetz*). |
| Framework Agreement or Payment Terms | means this document. |
| Payee | means a person that is receiving a sum from a payment order. |
| User Agreement | means the document User Agreement and all Annexes and documents referred therein. |
| ZaDiG | means the Austrian Payment Services Act 2018 (*Zahlungsdienstegesetz* 2018). |