

1. Scope of this Agreement

This Agreement is a contract between you and Klik-24 Ltd and applies to your use of the Klik-24 services. By registering for the Services, you must read, agree with and accept all of the terms and conditions contained in this Agreement. You agree that any use by you of the Services shall constitute your acceptance of the Agreement and we recommend that you store or print-off a copy of the Agreement (including all policies) for your records.

Please read this Agreement carefully and make sure that you understand it fully before using the Services. Please note that if you do not accept this Agreement, you will not be able to use the Services.

These Terms and Conditions govern the online money transfer service provided by Klik-24. Company registered at: 30 Clifton Road, Greenford, UB6 8SW, Klik-24 Ltd company registered in England and Wales (company number 8421163). Klik-24 Ltd is an Authorized Payment Institution regulated by the Financial Conduct Authority (Ref.No.603289) HMRC Money Laundering Regulations Number: 12719711 holds valid Certificate of Data Protection (ICO) no. Z3581727. Telephone: +44 203 432 1039(UK) +48 71 66 11 460(PL)

2. Definitions

In these Terms and Conditions:

"Klik-24", "we", "us", "our" or "company" means Klik-24 Ltd trading as Klik-24. "Customer", "you" or "your" means you, the person(s) or corporate body named on the on-line registration form for the Service to whom we have allocated a User Identification Number (User ID)

"Account" means account(s) held by us in your name, or account(s) held by us where you are one of the named account holders, which are enabled for use with the Services;

"Transfer" means each transaction to purchase and send currency;

"Service" means the internet money transfer service offered by Klik-24

"Working Day" means a day when the clearing banks in the City of London are open for business, excluding Saturday, Sunday and public holidays;

"Our Website" means the website www.klik-24.com.

3. Fees, Payment and currency exchange

3.1. Fees. In consideration for the use of the Service, You agree to pay to Klik-24 a fee for each money transfer initiated by You at the applicable rate (the "transfer fee"). The applicable transfer fee for Your transaction will be provided to You prior to Your final authorization of the transaction. The exchange rate applied to the money you are sending will be notified to you on the summary page before you submit your transaction.

3.2. If paying by credit card, your credit card will be charged as soon as we accept your request for the Transfer. If you are paying by debit card and there are insufficient funds in your account, your financial institution may charge you a fee and your bank may also allow the payment by way of an unauthorized overdraft on your account and charge a fee and interest.

3.3. The financial institution that provides you with your debit or credit card may impose fees in connection with your payment for a Transfer. Fees imposed by your financial institution or by any other person not directly a party to the Transfer, such as the Recipient's financial institution, will not be reflected on the webpage containing information regarding the Transfer that you can print ("Receipt") for your Transfer.

4. Refunds

Refunds of principal amount and cancellation of the money transfer will be made upon written request of the Sender if payment to the Receiver has not yet been made at the time the request is processed by Klik-24. Refunds of transfer fees will be made upon written request of the Sender if the money transfer is not available to the Receiver within the time specified by Klik-24. Refunds will be made within 30 days of receipt of a valid written request from the Sender.

5. Timing

The Company will transfer Your payment so that the money reaches the beneficiary's bank account no later than the end of the next working day after company will receive Your payment instruction and sufficient funds. If we did not receive your Payment Instruction before 15:00 hrs on a business day for us (or if we received it on a day which is not a business day for us), we will treat it as if we received it on the next business day. "Business day" means a day on which we are open for business (other than a Saturday or Sunday or a public holiday in Poland or the U.K.)

6. Use of Service

6.1. This Agreement and the Klik-24 Online Service allow you to send an online money transfer (a "Transfer") to the person named on the online form (the "Recipient") and allows them to receive into their bank account.

6.2. You must provide us with information which clearly identifies: the individual or corporate body to whom you are sending the money (the "payee"); and/or details of the payee's payment account (if they have one).

6.3. We are not responsible for (but you will be responsible for) the accuracy of the information provided by you and shall not be liable for any loss incurred or damage suffered by you due to any such information being inaccurate or incomplete.

6.4. You must notify us immediately if you become aware of any error or suspected error in the Service or in any transaction resulting from using it.

6.5. We may refuse the payment order, if we cannot match the user's name and address as provided to Klik-24 to your bank account or credit card details.

6.6. Company reserves the right to hold payment in case when:

- customer refuses to comply with providing relevant documents requirement
- company suspects 'money laundering'
- customer refuses to provide documents updates
- customer provided funds for the transfer, but did not provide with payment instruction.

The Company will not be liable for any losses arise in case of late payment arose because any of above.

6.7. The Company reserves right to require additional documents such as source of funds proof in case when customer transfers more than 5000GBP during one calendar month.

6.8. Customers are responsible to ensure that the details provided at registration (address, telephone number, email, Identification documents (when they expire) etc.) are kept up to date. Klik-24 reserves the right to request further information pertaining to client accounts at any time. Failure to supply such information may result in limitation on usage of this service or suspension of account.

6.9. We may use information about you to discharge our anti-money laundering, security validation and verification responsibilities, to provide our services and to manage our relationship with you. By submitting your order, you confirm and give permission for Klik-24 to pass on your information to relevant Regulators, Reserve banks, Banks and Electronic Identity checking agencies if required. We may disclose this information to payers, payees and intermediaries in the course of providing our services or as required by Regulation EC 1781/2006 on Information on the Payer accompanying transfers of funds; persons with whom we share information for anti-money-laundering, security verification or validation purposes; regulatory and prosecuting authorities; service providers acting on our behalf.

6.10. From time to time, the Services may be closed down for repair, maintenance work or upgrade or where it is necessary to protect your interests or ours. We shall, where practicable, give as much notice as possible in the circumstances. We cannot guarantee availability of the Services.

6.11. You can access your details of executed payment transactions and other information relating to your Account by logging into www.klik-24.com.

6.12. Klik-24 may refuse creating duplicate accounts for the same user due to security and client identification requirements. In a case where duplicate accounts are detected, Klik-24 reserves the right to close or merge these duplicate accounts without notification.

6.13. Klik-24 shall not be liable for any charges or deductions made by a third party in the processing of the order or shall not be liable for any loss of Customer's funds due to the bankruptcy, liquidation ceasing to carry on as a business of any bank, payment institution or services providers.

6.14. Klik-24 excludes all further liability including special, consequential and indirect loss that for the purpose of Our Terms includes without limitation, loss of profits, loss of opportunity, loss of production, loss of data, loss of business, loss of goodwill, delay of delivery, anticipated savings, loss caused by the failure or delay of any Third Party in the transmission, provision or delivery of any of Our Services, indirect or consequential loss (including loss or damage suffered by the Sender as a result of an action brought by a Third Party) even if such loss was reasonably foreseeable.

6.15. The final decision as to whether payment is made in accordance with your Payment Instruction rests with your debit card issuer. We are not responsible for the decision of your debit card issuer not to make a payment requested by you.

6.16. You agree that you are not giving a Payment Instruction for or in connection with any criminal or illegal purpose.

7. Changes to Our Terms

Klik-24 may change its Terms of Use at Any time upon 30 days prior written notice, for example in order to comply with changes in the law or regulatory requirements or due to changes in market conditions.

8. Law And Jurisdiction

The provision of the Service and any dispute or claim arising out of the provision of the Service is governed by English law. Any dispute or claim arising out of or in connection with the Service will be subject to the non-exclusive jurisdiction of the courts of England and Wales.

9. Complaints procedure

Klik-24 is committed to delivering efficient and professional remittance services. We aim to provide prompt, transparent and informative advice in response to every approach made by our customers. We are always keen to hear the views of our customers, about our performance generally, what we do well and when we do things wrong. In order to process any complaint we may require to verify identity of a transfer sender, time, location, and the amount of transfer:

In the interests of the Customers data and transactions protection, Klik-24 will not provide any information on realized transfers to persons, who fail to submit the above information. We seek to resolve Your complaint as soon as possible (within 6 business days).

Customers who are not satisfied with the outcome of a complaint or if we have not finished investigating your complaint after 8 weeks, you may be able to refer your complaint to The Financial Ombudsman Service: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR