

USER MANUAL

which contains the terms of use ("User manual") regarding the Festipay voucher - "PAYMENT CHIP" (Festipay payment wristband) that provides admission to the events organized by Sziget Cultural Management Private Company Limited by Shares

1. GENERAL PROVISIONS

This User manual includes the general terms of use of the Festipay payment chip (hereinafter: "Payment chip") issued by Sziget Kulturális Menedzser Iroda Zártkörűen Működő Részvénytársaság (H-1033 Budapest, Hajógyári sziget, lot number 23796/58., company registration no. 01-10-049598, tax number: 26189905-2-41, hereinafter: Organiser) for OTP Bank Gourmet Festival (hereinafter: "Festival") organised by the Organiser in 2022.

The definitions used in this User manual – especially "Sziget", "Visitor" and "wristband" mean the same as the definitions in the rules (especially the [„General contract terms and conditions of Sziget Cultural Management”](#), [„Sziget Festival visitor policy”](#), [„Terms of use”](#) and [„Data protection regulation of Sziget Cultural Management”](#)) on the webpage (<https://szigetfestival.com/en/>) of the Organiser.

By accepting the wristband for admission and the integrated Payment chip, the Visitor agrees to be bound by the related provisions of the Organiser. The wristband-integrated Festipay Payment chip is a specific cashless payment instrument issued by the Organiser, which allows the owner of the wristband to purchase goods or services exclusively at the territory of the Festival only within the private network of the service providers operating at the Festival who are in a contractual relationship with the Organiser and whose use at the Festival may, whether exclusively or non-exclusively, be unilaterally required by the Organiser. The wristband includes a contactless RFID Payment chip. The Payment chip is not a bank card but a cashless means of payment. (Any reference to wristbands or Payment chips will also include the wristband with the cashless means of payment.)

The top-up balance of the Payment chip may only be used for the duration of the Festival at the retail units of the event venues operated by the Organiser. In case a Visitor purchases more than one daily ticket he or she will receive a new wristband for each day – therefore a new Payment chip – and the transfer of the balance is possible according to this User manual.

Payment chip expiry date for the Festival: 29 May 2022 11 p.m.

The remaining balance of the Payment chip may be redeemed until the aforementioned date.

The RFID Payment chip becomes valid upon receipt and can be used upon top-up. Any remaining Payment chip balance - if the top-up was done at a top-up point - not redeemed during the Festival will be lost and may not be used for other Festivals (Telekom VOLT Festival, Sziget Festival, Balaton Sound Festival).

2. APPLYING FOR WRISTBAND/PAYMENT CHIP; REGISTRATION

Visitors receive their Payment chips upon arrival at the Festival at the ticket sale points. Only registered users may request blocking of their Festipay Payment chips on lost or damaged wristbands. Registration can be made via the Festival's Account by following the steps specified in the application and by using the PIN code that was given during the top-

up, activation. This will also require a PIN code, which is either the last four characters of the visitor's voucher number (located below the QR code) or, if the Visitor purchases their tickets at the Festival venue, the four characters provided to them at the time of purchase.

Though Payment chips can also be used without registration, registration provides additional security by enabling Visitors to block their lost Payment chips. **Please note in particular that, without registration, the original owner of the wristband will be unable to continue to use the electronic voucher represented by the lost Payment chip, and whoever finds the lost Payment chip can use the Payment chip balance for making purchases.** For this reason, registration is highly recommended. The Organiser expressly excludes any liability for damages resulting from failure to comply with the above, loss of, damage to or use of the wristband or the Payment chip by unauthorised persons or failure to register.

3. BALANCE TOP-UP

Each Payment chip has a balance. Payment chips can be topped up with any amount as detailed below.

For new (unused) Payment chip, the minimum top-up amount is HUF 2,000 and for Payment chips in use, the minimum is HUF 1,000.

Top-up by cash:

The overall maximum balance and the maximum amount of a single top up is HUF 360,000. The charge for top-up by cash is HUF 500.

Top-up by bank card:

The Payment chip balance can be topped up in any amount using a bank card. The charge for top-up by bank card is HUF 500. The maximum amount of a single top-up is HUF 360,000.

Top-up via gourmetfesztival.hu via Festival Account ([https:// gourmet fesztival.hu/en](https://gourmetfesztival.hu/en)):

The Payment chip balance can be topped up through the Festival Account on the gourmetfesztival.hu website. The maximum amount of a single top-up is HUF 360,000. It is possible to top up in the Festival Account using the voucher (either at the same time as the ticket purchase or later, until the receipt of the wristband with the Payment Chip). Top-up can be done using a credit card. The charge for top-up by bank card is HUF 500.

Top-ups can only be made in forints. Complaints may only be accepted directly after topup (the transaction) at the top-up points if the discrepancy can be clearly established.

After leaving the top-up points, no complaints will be accepted. Payment chips can be used to make purchases in any amount, as long as they are covered by the top-up balance. The Payment chip balance may be topped-up at any time until the end of the Festival.

4. PURCHASING WITH THE PAYMENT CHIP

Purchasing items from vendors is carried out by way of payment terminals. Terminals are composed of two parts:

- a a card-reading display mounted on an adapter fixed to the counter in a manner that makes it clearly visible for the wristband holder; and

- b a POS terminal for the vendor, placed on the counter in a manner that does not necessarily make it visible to the Visitor.

Purchasing process:

- (i) the vendor enters the total amount of the purchase into the cash register and the POS terminal;
- (ii) after the purchase amount has been entered, it appears on the wristband reader's display; if the Visitor accepts the displayed amount, they touch the reader with their wristband in a way that the Payment chip is in contact with the reader, enabling the transaction to be carried out;
- (iii) the balance of the voucher is reduced by the amount;
- (iv) the new balance appears on the card reader display. If the transaction was accidentally carried out with an incorrect amount or if it is necessary for any other reason, the transaction can be cancelled with the payment terminal. The transaction can only be cancelled on the terminal with which it was carried out and only if it was the last transaction for both the Payment chip as well as the terminal. The transaction cannot be cancelled otherwise. The system allows for giving a tip, whereby an amount higher than the purchase price is entered. In such cases, we recommend that Visitors thoroughly check the entered amount. The vendor issues a receipt of the purchase. If the Visitor takes the purchased item back to the vendor or contests the purchase amount, the vendor and the buyer determine the conditions of returning the items jointly, in accordance with the relevant laws.

5. CHECKING THE BALANCE

The balance of the Payment chip can be checked at vendors accepting Payment chips, top-up stations and machines. In conjunction with the balance of the Payment chip, the Visitor accepts the database and the statements of the Organiser as final and representative. The Organiser will investigate the complaints and misuses regarding the transactions pursuant to the relevant law.

6. REPLACING THE PAYMENT CHIP

6.1 Replacement of a lost Payment chip is possible at the Festipay Helpdesk as well as at the point of problem tickets. Replacement of a defective Payment chip is possible at the Festipay Helpdesk as well as at the point of problem tickets, in the possession of an undamaged wristband. Remaining Payment chip balances will be transferred to the new Payment chip at any of the Helpdesk points or the point of problem tickets 30 minutes after blocking.

If the Visitor does not have the PIN code belonging to the Payment chip, the previous Payment chip cannot be blocked and it cannot be replaced!

6.2 In any other case, if the visitor requests the replacement of the Payment Chip, based on the circumstances of the case, it will be decided at the point of problem tickets whether the Organizer will accept the Visitor's request.

During this procedure if the Visitor

- claims to have registered the Payment chip requested to be replaced, the Visitor provides the e-mail address used for registration and describes the transaction history of the relevant Payment Chip
- claims to have not registered the Payment chip requested to be replaced, the Visitor provides the serial number of the voucher belonging to the wristband entitling the Visitor

to participate in the Festival, failing this, the e-mail address used for the ticket purchase, failing this, presenting the invoice or receipt confirming the ticket purchase, and in each case the Visitor describes the transaction history of the relevant Payment chip.

If, based on the above, the Visitor's request for replacement of the Payment Chip has been substantiated in a manner beyond doubt, the Organizer will invalidate the relevant Payment chip, and remaining Payment chip balances will be transferred to the new Payment chip at any of the Helpdesk points or the point of problem tickets 30 minutes after blocking. The decision of the Organizer is final.

In the case of the above presented 6.2 point, the Organizer shall record the conduct of the above procedure in the Protocol, a copy of which shall be handed over to the Visitor.

7. BLOCKING THE PAYMENT CHIP

The balance of lost, damaged or stolen Payment chips may only be frozen if they had been previously registered via the Festival's Account, following the steps described there.

8. REDEEMING THE BALANCE THAT WAS TOPPED UP AT THE TOP-UP POINTS

The unused amount that remains on the Payment chip - that was topped up by cash or by card at the top-up points in the territory of the Festival - can be redeemed at the top-up points. The general rules of rounding to the nearest fifty forints apply: remaining values ending in HUF 1 to 24 will be rounded to HUF 0, remaining values ending in HUF 25 to 74 will be rounded to HUF 50 and remaining values ending in HUF 75 to 99 will be rounded to HUF 100. The Visitor receives an outgoing cash document upon redemption. When redeeming a large amount (more than HUF 20,000), the cashier may verify the wristband (Payment chip) holder's identity and may request the FestiPay Financial Centre to consent to the refunding. The Visitor acknowledges that this procedure and the authorisation of the refunding may take some time. The latest possible time of the redemption (the expiration of the Payment chip) is the same as the expiration date of the Payment chip as per Section 1. The final redemption may be carried out at the open topup points. **Please take extra care not to leave the redemption of the balance to the last minute, if at all possible!** **The top-up points in the Festival area will open at 11:00 on each days of the Festival and will be open for 1 (one) hour after closing, it means they will close at 23:00 on each day of the Festival. Outside of the above, the top-up points are closed and there is no possibility to redeem the balance of the Payment chip what was topped up at the top-up points. On May 29, 2022, at 23:00, the possibility to redeem the balance will be permanently lost.**

Attention! Please take care that the unused balance - that was topped up at the top-up points - can only be redeemed at the top-up points. These balances CANNOT be redeemed (refunded) by using the Festival Account.

9. REFUND FUNCTION

If the Visitor only tops up the Payment chip balance through the Festival Account, the unused balance will be automatically transferred back to them by way of a refund transaction after the Festival (hereinafter refund). The refund will be paid into the bank account associated with the credit card used to top up. If your credit card has been disabled, automatic refunds will not be available. In such a case, the bank card complaint department of OTP Bank Nyrt. will make the refund, which may take more than 30 (thirty) days. It is not

possible to refund your online balance by bank transfer. If the top-up was made through the Festival Account, the unused balance will be refunded to the Festival Account.

If the Visitor tops up their balance on the same Payment chip at a Festipay TOP UP point with a debit card and/or cash the options under Section 8 will be available for the reimbursement of the unused balance amount.

In case the Visitor tops up his or her balance at the top-up points and also by using the Festival Account, the balance is managed in two ways. The balance remaining in case of on-site top-up (s) can only be redeemed for cash at the top-up points at the Festival, and the remaining amount can only be redeemed to cash at the top-up points, while the amount topped up in the Festival Account can only be refunded to the Visitor in the form of an automatic refund as described above! In the case of a Payment chip topped up in the Festival Account and also topped up through a top-up point, consumption is charged primarily to the top-up of the on-site top-up, second to the top-up balance of the Festival Account, and thirdly to the top-up of the credit card.

Using the refund function costs HUF 500, which the service provider will deduct from the balance amount to be reimbursed. Balance amounts under HUF 500 cannot be refunded.

10. HIGHLIGHTED ASPECTS OF DATA PROCESSING

The Visitors acknowledge that the processing of their personal data will be carried out in conjunction with Payment chip usage by the Organiser (as Data Controller) and – when Visitors use the wristband-integrated Festipay Payment chip for admission – by the voucher system operator Festipay Zrt. (H-1126 Budapest, Reitter Ferenc u. 46-48., company registration number: 01-10-048644, registering authority: Court of Registration of the Budapest Metropolitan Court, tax no.: 25405983-2-43, telephone number: 06-1-309-46-06, email address: sales@festipay.com) as Organiser's Processor, and by CARDNET Kártyarendszerek és -szolgáltatások Zártkörűen Működő Részvénytársaság (H-1135 Budapest, Reitter Ferenc utca 46-48.; Court of Registration of the Budapest Metropolitan Court, company registration number: 01 10 042150).

The Privacy notice is accessible via the Organiser's webpage via this [link](#) and at the venue at the top-up points.

11. COMPLAINTS, LIMITATION PERIOD, OTHER PROVISIONS

The Helpdesk points can only accept complaints if the Visitor produces a wristband and the integrated RFID Payment chip. The Organiser and the Visitor agree to a limitation period of six months for making claims resulting from this legal relationship, pursuant to Section 6:22(3) of the Civil Code. No photo, video or other visual recording of the top-up points, whether from the inside or the outside, may be made without the prior written consent of the Organiser. The same applies to audio and video recordings featuring the staff of the top-up points. The Organiser may unilaterally amend this User manual by simultaneously providing notification to the Visitors.