

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: 26189905-2-44, hereinafter: Organiser) for MBH Bank Gourmet Festival (hereinafter: "Festival") organised by the Organiser in 2023.

The definitions used in this User manual – especially "Sziget", "Visitor" and "wristband" - mean the same as the definitions in the rules (especially the "[General Term and Conditions](#)", "[Gourmet Festival Visitor Policy](#)", "Terms of use" and "Data protection regulation of Sziget Cultural Management" on the webpage (<https://gourmetfesztival.hu/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: 20:00, June 4, 2023

The remaining balance of the Payment chip integrated into any wristband belonging to any ticket or pass must 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 Account by following the

steps specified on the platform and by using the PIN code that was given during the top-up activation. For this, the PIN code will also be required, which is the last 4 four digit of the number of the voucher of the Visitor (located under the QR code) or if the Visitor has purchased the entry ticket at the Festival venue, the 4 character digit delivered to the Visitor simultaneously with the 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 the Festival Account available on gourmetfesztival.hu (<https://gourmetfesztival.hu/en/>):

The Payment chip balance can be topped up via the Festival Account (<https://gourmetfesztival.hu/en/>). The maximum amount of a single top-up is HUF 360,000. Pre-top-up is also possible through the Festival Account by the use of the voucher (either simultaneously with the ticket purchase or after that until the receipt of the wristband equipped with the Payment chip. 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 top-up (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:

- (i) 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
- (ii) 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; in case of top-upping by different means (via Festival Account and onsite), the balance of the onsite top-up will be reduced at the first place;
- (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 Organiser may decide that 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. If the Organiser have decided that the system allows tipping and the Visitor intends to tip, Visitor may choose between 0%, 5%, 10%, 15% or 20% tips or may opt for an individual tip after pushing the "Yes" button the platform suitable for tipping (the customer's monitor). In an event there is no interaction from the Visitor, the payment transaction may be finalized by contacting the bank card or the payment chip to the card reader. 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 as well as in the application. 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. Replacements for lost Payment chips and problem tickets can be requested personally at Ticket Helpdesk point (ticket problem point). The defected Payment chip may be replaced at the Ticket Helpdesk point (ticket problem point), in possession of the

harmful wristband. In such cases, the remaining Payment chip balances of the wristband to be replaced will be transferred to the new Payment chip at the Ticket Helpdesk point (ticket problem point) 30 minutes later.

If the Visitor is not possessing the PIN code belonging to the Payment chip, the Payment chip cannot be blocked and accordingly, it cannot be replaced.

6.2. In any other case, if the Visitor requests the replacement of the Payment Chip, Organizer will decide if Visitor's request will be accepted or not, based on the circumstances of the case, at the Tickets Helpdesk point (ticket problem point).

In doing so, if the Visitor

- claims to have registered the Payment Chip to be replaced, the Visitor has to provide the e-mail address and the transaction history of the Payment Chip concerned;
- claims to have not registered the Payment Chip to be replaced, has to specify the serial number of the ticket voucher for the Festival that belongs to his/her wristband, failing that, the e-mail address used to buy the ticket, failing which he/she will be required to present the invoice or receipt confirming the purchase of the ticket, and in any case described above, the Payment chip transaction history.

If, based on the above, the Visitor's Payment Chip Replacement Requirement is unquestionably substantiated, the Organizer will invalidate the Payment Chip concerned and its available balance will be transferred 30 minutes later, following the replacement, to the new Payment Chip at the Ticket Helpdesk point (ticket problem point). The Organizer's decision is final.

In cases described in point (a) of the present 6.2. above, the Organizer shall record the conduct of the above procedure in a protocol, a copy of which shall be given 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 Account in accordance with the steps detailed therein. The Payment chip can be blocked at the Ticket Helpdesk (ticket problem point).

The Payment chip can be blocked at the Helpdesk points by presenting the PIN code and the intact Payment chip or via the Festival's application by following the steps displayed 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 top-up 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 at the Festival venue open at 11:00 each day. The top-up points will operate for 30 (thirty) minutes after closing on June 2, 2023 and June 3, 2023, so they will close at 23:30. The top-up points will operate for 1 (one) hour after closing on June 4, 2023, so they will close at 20:00. Anytime falling out of the open hours, the top-up points are closed and therefore, it is not possible to redeem the remaining balance of the Payment chip topped-up at the top-up point. The possibility of redemption will be finally lost at 20:00, June 4, 2023.**

ATTENTION! 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 application.

9. REFUND FUNCTION

If the Visitor tops up the Payment chip balance through the application, the unused balance top-upped so will be automatically transferred back by way of a refund transaction within 30 (thirty) days after the Festival (hereinafter refund). The refund will be performed to the bank account belonging to the bank card used for the top-up. If the bank card has been blocked, the automatic refund cannot be fulfilled. In an event of this, the bank card complaint division of OTP Bank Nyrt. shall take care of the refund which may take more than 30 (thirty) days. **The repayment of the balance topped up via the Festival account CANNOT be performed in cash or by way of bank transfer.** In an event the top-up has been made from the existing balance of the Festival Account, the unused balance will be refunded to the Festival Account.

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.

In case the Visitor tops up his or her balance at the top-up points and also by using the application he or she cannot use the refund function, and the remaining amount can only be redeemed to cash at the top-up points.

10. REDEMPTION AND REFUND IF BOTH ONSITE TOP_UP AND TOP_UP VIA THE FESTIVAL ACCOUNT HAVE OCCURRED

If the Visitor tops up the balance on the same Payment chip at a top-up point with a debit card and/or cash and via the Festival Account, the balance topped-up at a top-up point may be redeemed solely at a top-up point and the balance topped-up via the Festival Account may be redeemed only within the frames of a refund transaction.

In an event the Visitor tops up the balance both at a top-up point and via the Festival Account, the balance will be managed by two means depending on the method of the top-up. In case of onsite top-ups, the remaining balance can be redeemed only at the top-up points and in cash (Section 8), and the amount topped-up via the Festival Account may be returned solely by an autogenerated refund transaction (Section 9). In case the Payment chip has been topped up both at top-up point(s) and via the Festival Account, the consumption will be accounted primarily for the onsite top-up, secondly for the balance of the Festival Account used for the top-up and thirdly for bank card top-up via the Festival Account.

11. 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-1135 Budapest, Reitter Ferenc u. 46-48., company registration number: 01-10-048644, registering authority: Court of Registration of the Budapest Metropolitan Court, tax no.: 25405983-2-41, 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.

12. COMPLAINTS, LIMITATION PERIOD, OTHER PROVISIONS

The Ticket Helpdesk point (ticket problem point) 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.