



Regulations for the service of claim notification forms of Foreign Card Holders within the Best Exchange Rate Guarantee Programme

1. General provisions

- 1.1. Holders of Payment Cards who conclude a transaction in the card's currency (DCC) on eService terminals are covered by the Best Exchange Rate Guarantee programme.
- 1.2. The Best Exchange Rate Guarantee programme is designed for the Holders to be sure that a DCC transaction is more beneficial for them than a transaction in the Polish Zloty.
- 1.3. Within the programme a Foreign Card Holder can question the exchange rate of the transaction currency translation applied by eService.
- 1.4. If the Foreign Card Holder concluded a transaction in the Polish Zloty and obtained a more beneficial exchange rate of the currency translation than that in the DCC transaction, he/she may submit a claim to eService.
- 1.5. If the Card Holder proves that the transaction in the Polish Zloty was more beneficial for him, eService will pay him/her double the difference.

2. Principles of operating the Best Exchange Rate Guarantee Programme

- 2.2. The basis for lodging a claim is making both a DCC transaction and a transaction in the Polish Zloty with the same card issued abroad.
- 2.3. Both transactions must be made on the same day.
- 2.4. Within the Best Exchange Rate Guarantee programme, eService will compare the exchange rate applied for the DCC transaction and the exchange rate of the currency translation applied by the bank which issued the card.
- 2.5. A foreign card holder wishing to question the exchange rate applied by eService is obliged to compile the following documents:
 - a. Copy of printout from the terminal (the printout must be legible)
 - b. Document confirming the fact of making a transaction translated by the bank according to a more beneficial exchange rate than that applied by eService
- 2.6. The foreign card holder is obliged to fill in the Notification Form, which is available from the website www.eservice.pl
- 2.7. In case of a positive decision on the claim, the foreign card account of the Card Holder will be credited with double the difference.
- 2.8. The credited amount is double the difference between the debit amount of the DCC transaction made on eService terminal and the debit amount of the transaction made in the Polish Zloty.

3. Procedure of serving notifications of Foreign Card Holders within the Best Exchange Rate Guarantee Programme

- 3.1. The Card Holder sends scanned documents to the Internet address indicated by eService.
- 3.2. After sending the claim notification form, the Card Holder receives automatically generated information in an electronic form, which states the time limit for considering the notification.
- 3.3. The claim notification form is transferred to the competent department of eService.
- 3.4. The claim notification form is considered by eService within 14 days.

- 3.5. After a positive conclusion of the claim verification process, a Member of the Marketing and PR Team will credit the Card Holder's card account with the claimed amount.
- 3.6. In case of a positive conclusion of the process, the Marketing and PR Team Member will send information about the crediting to the Card Holder.
- 3.7. In case of a negative conclusion of the process, the Marketing and PR Team Member will send information to the Card Holder about the negative decision, together with explanations.