# Palary – Visa Multi Benefit Debit Business Card Terms and Conditions

*Date of issue: 27/08/2026*

This card **(the "Card")** is issued by DiPocket UAB ("**DiPocket**").

DiPocket UAB is a Financial Institution authorized and regulated by the Lithuanian financial supervisory authority - the Bank of Lithuania, which is located at: at Gedimino avenue 6, LT-01103, Vilnius, the Republic of Lithuania, telephone No. +370 800 50 500. Further details of the Bank of Lithuania are available at its official website: https://www.lb.lt/en/. DiPocket UAB operates on the basis of the E-Money Institution License (Number 75) issued in the Republic of Lithuania on November 10, 2020. The electronic money institution license authorizes DiPocket UAB to provide services that are listed in the license. The license may be found following the link: www.lb.lt/lt/frd-licencijos/view_license?id=1985.

DiPocket is a Principal Member of Visa®

These terms and conditions (the "**Card Terms and Conditions**") apply to any holder of a Card. The Card Terms and Conditions are supplemented the General Terms and Conditions (the "**General Terms and Conditions**"), together referred to as the "**Agreement**". By using your Card you are demonstrating your acceptance of the Agreement.

We recommend that you familiarize yourself, in particular, with the following terms and guidelines contained in the General Terms and Conditions, which are included by reference in these Card Terms and Conditions: Using the Card, Keeping your Card and Account safe, If something goes wrong, Our liability towards you, Cancelling the Services.

You may access a copy of the General Terms and Conditions and Card Terms and Conditions at any time by visiting https://palary.io/agb (the "**Website**").

The Agreement is governed by Lithuanian law. Any legal terms implied by law will also apply to the Agreement.

**Using the Card**

The Card is a Visa® debit card:

- To activate it, you must follow the instructions provided with the Card; the Card will be valid until expiry date shown on the front of the Card, after which you shall not try to use it;
- You can use it at all locations that display the Visa® Acceptance Mark: for purchases in physical stores – including contactless, as well as for online and telephone purchases. It is Visa direct enabled; however it cannot be used for other cash transactions such as withdrawing cash from a bank and purchasing traveller's cheques or foreign exchange from a *bureau de change*. Limits and fees apply;
- You can enrol it in Apple Pay and Google Pay;
- It is automatically registered for Visa® Secure, to enhance security. When using your Card for online purchases, you may be required to authenticate yourself using the App's biometric features or entering on the merchant site a code (the "**Code**") that will be sent to your mobile phone number;
- You will only be able to use it if your card account is sufficiently funded at the time you attempt to make a transaction with the Card, and you cannot add funds to it yourself;
- If you use the Card for purchases in a different currency, the purchase amount will be converted to the main Card currency by Visa on the date they process the transaction (rates used by Visa can be calculated on https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html), and we may apply a fee as shown in the Tariff Table.

Your Card is not transferable and you agree not to permit any other person to use your Card.

**Safeguarding the security of your Card**

Upon receiving the Card, you must:

- Not allow anyone else to use your Card;
- Not reveal your PIN or the Code;
- Not maintain a written record of your PIN, unless you do this in a way that would make it impossible for anyone else to recognise it;
- Only release the Card, card number, PIN or the Code to make (or try to make) a transaction with a merchant displaying the Visa® Acceptance Mark.

If your Card is lost or stolen, or someone else finds out the PIN, or if you think your Card, card number, or PIN may be misused, you must:

- Block the Card immediately calling us on +370 5 208 4858 or +44 203 807 2000 (we have a 24-hour service) so that we can block your Card;
- Stop using the Card, card number or PIN immediately;
- If we ask, write to us within seven days to confirm the loss, theft or possible misuse at the following address: DiPocket UAB, Lvivo str. 25-104, 09320, Vilnius, the Republic of Lithuania.

If you find the Card after you have reported it lost, stolen or misused, you must destroy it and inform us as soon as you can by using dipocket.org/en/contact.

Within the limits permitted under applicable laws and subject to the limitations defined in this Agreement, we are liable for due performance of our obligations set out in this Agreement.

**Complaints Policy**

You may access a copy of the Complaints Policy at any time by visiting Complaints Policy.

## Tariff Table (EUR)

| | **Fee** |
|---|---|
| • Card maintenance (monthly) | €2.50 |
| • Inactivity fee (monthly) | No fee |
| • Physical Card replacement - lost, stolen or damaged | Please contact the provider of your Card - DiPocket |
| • Physical Card replacement – expired cards | Please contact the provider of your Card - DiPocket |
| • In-store/internet purchases | No fee |
| • In-store cash withdrawal (cashback) | Not allowed |
| • ATM operations | Not allowed |
| • Foreign currency conversion fee (Card transactions) | 0.50%[1] |
| • Foreign currency conversion markup (non-Card transactions) | Not allowed |
| • Top-up – bank transfer | Transaction not allowed |
| • Top-up – cash deposit | Transaction not allowed |
| • Top-up - 3rd party card | Transaction not allowed |

## Limits Table (EUR)

Daily, monthly and annual limits are applied to a given Card in a 24 hours period or over the prior 30 or 365 days and are subject to availability of funds on the Card.

We may amend these limits at any time and with immediate effect, at our sole discretion and/or may apply lower limits to individual customers based on risk considerations and/or to comply with applicable laws and regulations.

| | **Maximum transaction amt. daily/monthly/yearly** |
|---|---|
| • Purchases (POS & E-commerce) | 10 000 Eur / 10 000 Eur / 15 000 Eur |
| • ATM cash withdrawals | Not allowed |

## Managing your Card

Depending on your Card type, the App may offer you additional functionality, which will be clearly displayed on the available menu once you have entered your Card details or have logged into the App. You may also access a copy of the General Terms and Conditions and Card Terms and Conditions there.

[1] Base rate as provided by the Card Scheme. For foreign currency transactions performed using Visa Multi Benefit Debit Business Cards, please refer to https://usa.visa.com/support/consumer/travel-support/exchange-rate-calculator.html to calculate currently applicable rates.