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**GENERAL TERMS AND CONDITIONS APPLICABLE TO THE SALE OF FOREIGN BANKNOTES  
ORDERED THROUGH  
THE WEBSITE, APP OR AUTHORISED RIA ASSOCIATES**

These Terms and Conditions are applicable to the sale of foreign banknotes ("Currency") service rendered telematically or in person pursuant to that stipulated herein (the "Service"), between you and the service provider: Ria Payment Institution, EP, S.A.U. (which shall hereinafter be referred to as "RIA"), Payment Institution with registered office at calle Cantabria, 2, 2º, A-1, 28108 Alcobendas (Madrid), and holder of Tax Identification (NIF) Number A-80696792, registered in the Mercantile Register of Madrid at Tome 7,171, Folio 121, Section 8, Sheet No. M-116,398, entry no. 1ª, and subject to the supervision of the Bank of Spain, and is entered in the Bank of Spain's Special Register of Payment Institutions under institution number 6842.

Henceforth whenever the terms "User", "Customer", "Your" or "You" are used in the present terms and conditions it shall be understood that reference is made interchangeably to the RIA Customers who request the Service.

### **ONE.- REQUEST FOR CURRENCY**

You may request currency telematically or in person, as is specified below:

▶ Telematically via:

- The RIA website [www.currencyexchange.es](http://www.currencyexchange.es), or any other used website by RIA from time to time (the "Website"); and
- The RIA computer application (which hereinafter shall be referred to as the "App") which can be download subject to availability, through iTunes in the event of having an iOS compatible device, or Google Play in the event of having an Android compatible device;

▶ In person via:

- a. [RIA Stores](#). You can find the available RIA stores to submit requests on the website by selecting the different cities where RIA offers in-person service.

One can access the calculator available on the Website or the App (which shall hereinafter be referred to as the "Calculator") to view the catalogue of currencies offered by RIA at any given moment and the applicable exchange rate between the currency that the Customer wishes to receive and that which is wished to be paid, taking into account that in the event that one wishes to make the payment using a currency other than € (EUROS), if available, the exchange rate shall be calculated in either event to € (EUROS). In this latter case, the payment of the currency of origin other than € (EUROS) may only be made in cash, being only possible the currency collection in store method. In the event of Foreign Currency requests received by RIA through Associates, the Associate shall be in charge of advising the Customer as regards the exchange rate applicable to each Foreign Currency request. Customers are reminded that the currencies, the minimum and maximum amount of a currency purchase request, and the exchange rates offered by RIA are updated by RIA and may be subject to fluctuation without any prior notice whatsoever, notwithstanding the undertaking of RIA in maintaining the exchange rate from the moment in which RIA receives the payment of the Currency by the Customer upon completion of a Currency request pursuant to that stipulated in these Terms and Conditions. RIA only delivers Currency in banknotes, excluding coins, and advises Customers that the exchange rate offered for currency conversion may vary between RIA stores, RIA Associates, the Website and the App.

### **TWO.- ACCESS TO THE SERVICE**

The provision of the Service is limited to natural persons over 18 years of age. If we learn by reliable means that a user is under eighteen (18) years of age, the user's account shall be cancelled, in the event of



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of having an account, and in either event all the information related to said User on our system and records shall be deleted. Although this Service is not provided to legal persons, the latter may use the website to make inquiries as regards other services offered by RIA.

For the provision of the Service, you must furnish, as a preliminary step, the following data and documentation (which hereinafter shall be referred to as the "Data"):

- Name and surname as they appear on your identification document.
- Current identification document and valid in Spain when taking out the Service under contract. (For Spanish nationality Customers, the National Identity Document, for Citizen Customers of any Member State of the European Union, an official document or personal identity card issued by the authorities of origin or in the event of having a foreign nationality, Passport, Foreigners Identification Card, as well as the Spanish Foreigners Identification Number (NIE). The document must be legibly scanned, all the data contained in these documents must be visible.
- Nationality.
- Date of birth.
- Expiry date of your identification document.
- Contact address in Spain (Street, number, municipality, postcode, province).
- Delivery address (for home deliveries).
- Email.
- Contact telephone number.

The Customer must notify RIA of any change in his/her Data upon the occurrence thereof. Likewise, RIA may request information, data and/or additional documents from the Customer prior to, during or after the Currency request in the event that it is necessary for the provision of the Service.

RIA reserves the right not to render the Service, and shall not be held liable for defective compliance, on the grounds that the User has furnished incomplete or inaccurate data. If you believe you are a Politically Exposed Person ("PEP"), you must inform us before the service is provided. You can find the definition of a PEP in Article 14 of Law 10/2010, of April 28, on the prevention of money laundering and the financing of terrorism.

### **THREE.- USER ACCOUNT (ACCESS CODES AND PASSWORD)**

You may request the Service without the need to create a user account. However, please note that you will be required to provide all the necessary information and documentation again, as stipulated in these Terms and Conditions, for each currency purchase request

In the event of registering with our Service, you must complete the new Customer registration form, in which you will choose a password, with your username being the email address provided upon Service registration. Nevertheless, you may modify the password at any time. However, if you have forgotten the password, you must contact RIA by phone so that they can provide you with a new password via the email address with which you registered. You may only access the Service through this method if you correctly enter the access codes for said Service. The access codes are strictly confidential, personal, and non-transferable; therefore, you must take all necessary measures to maintain their confidentiality. RIA shall not be held liable for any damages caused by improper use of the codes by any third party not authorized by you, in breach of your duty of confidentiality, and you are furthermore directly liable to RIA for any resulting losses or damages. In the event that you become aware or suspect that your access codes have lost their confidential nature, you must notify RIA immediately. They will then provide you with new access codes as soon as possible. Once registered, if the registration process is successful, the Customer will receive an email at the provided email address confirming the registration.



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## FOUR.- COLLECTION IN STORE AND HOME DELIVERY

Regardless of the means used to receive the Service pursuant to Clause ONE, you have the option to receive the Currency at an authorised RIA store within opening hours or at home. You can consult the opening hours of the own RIA stores directly on the website [www.riacurrencyexchange.es](http://www.riacurrencyexchange.es), in the "Stores" section.

### I. COLLECTION IN STORE

You must specify in the drop-down menu of the Website or APP, or as the case may be, the available RIA store in which you wish to collect the Currency and the date of collection that, in either event, may not exceed five (5) calendar days from the Currency pre-order date (which hereinafter shall be referred to as the "Pre-Order Date Period"). RIA does not hereby undertake that the Currency shall be available for collection prior to the expiry of two (2) working days following the date of receipt of a request from the Customer pursuant to the deadlines stipulated in Clause SIX. Nevertheless, you can contact RIA by email or call the following RIA telephone contact number **917613762**, in order to verify as to whether the Currency is available in advance. RIA shall contact the Customer via phone or email for the purposes of advising one as regards the availability of the currency for collection in the store selected by the Customer.

The collection in store method (i) entails the pre-order of the currency at the exchange rate offered by RIA upon the correct completion of your request, provided that there are no fluctuations in the currency under the terms established at the end of the present subsection I., for a maximum period of five (5) calendar days from the date of receipt of a currency request by RIA pursuant to the deadlines stipulated in Clause SIX, after which, your pre-order shall be automatically cancelled, and (ii) does not entail any upfront payment or advance payment whatsoever. Accordingly, you must proceed to pay the currency, as well as the fees and expenses applicable, upon collection thereof.

**Prior to the withdrawal of the currency, you must show the store personnel the transaction number assigned to the currency request, and the original of the same identification document furnished and scanned by you when requesting the currency pursuant to that stipulated in Clause TWO.**

RIA reserves the right to change, close down or increase the number of collection stores at its sole discretion. The Customer may obtain information as regards the RIA stores and opening hours available at any given moment via the website [www.riacurrencyexchange.es](http://www.riacurrencyexchange.es) in the "Stores" section.

**The Currency Pre-order for store collection shall remain valid only during the Pre-order Period, provided that the exchange rate applied to your pre-order does not fluctuate by  $-1.5\%$  or  $+1.5\%$  in relation to the exchange rate published by Reuters (available at the following webpage: <http://www.reuters.com/finance/currencies/quote>) at the time the Customer collects the Currency in-store. For these purposes, the exchange rates published by Reuters at 8 a.m. and 12 noon Madrid time (Spain) on the aforementioned website will serve as the basis for verifying such fluctuations. RIA accepts no liability for reminding you of this circumstance.**

### II. HOME DELIVERY

You must specify in the drop-down menu of the Website or APP, or as the case may be, the RIA Associate, the address in Spain in which you wish to receive the Currency via the courier company designated by Ria at any given moment. **No deliveries are made in Ceuta and Melilla.**



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A first delivery attempt shall be made at the delivery address designated by you within a maximum period of 72 hours from the day following the date of receipt of a currency request pursuant to the receipt deadlines specified in Clause SIX. If the delivery attempt is not successful, a second and last delivery attempt shall be made, for which the courier company shall contact the Customer to convene a new delivery date, that always be in the same address.

**If this second delivery attempt is unsuccessful, RIA shall proceed to cancel the order, with the Customer having to bear the costs derivative from the transport borne by RIA, authorising RIA to deduct said costs from the amount paid by the Customer for each Currency purchase request.**

In the event that the Customer wishes to change the delivery address, he/she must call RIA on **917613762**, and must bear any additional expenses incurred by RIA, including transport costs in the event that the Currency has already been collected by the courier company.

For each delivery, the Customer must verify that the transaction number of their Currency request matches the one shown on the envelope containing the Currency. If the envelope containing the Currency shows signs of tampering or is in poor condition, you must reject the envelope and immediately notify RIA, either through the RIA website or by calling the telephone number 917613762. Once the delivery has been accepted, if the amount of the Currency does not match the amount requested, you must notify RIA in the same manner as specified above. This will enable RIA to verify, through its video recording systems, any errors made during the preparation of the shipment. RIA will then proceed to collect any excess amount of Currency delivered or, where applicable, to deliver the missing amount.

**The order shall only be delivered to the person who requested the Currency and provided the Data pursuant to Clause TWO. This person must present to the courier the same current and valid identification document that was provided when furnishing their data to RIA. For clarification, we will not deliver the Currency to any third party, even if they have express authorization from the Customer (You have the option to authorize the delivery of the Currency to third parties in the Web at the stage of the order completion).**

## **FIVE.- ECONOMIC CONDITIONS**

Each Currency purchase request shall incur the fees and expenses applicable to the Service at any given time, along with any other charges applied by RIA directly or on behalf of any competent Spanish or Community authority with effect in Spanish territory (hereinafter collectively referred to as the "Commission"). The Commission for the provision of the Service shall be charged based on the currency collection method chosen pursuant to Clause FOUR.

For collections at a RIA store, payment shall be made upon withdrawing the currency, either in cash or, where another collection method is available, by credit or debit card as identified by you.

For home delivery, payment shall be made at the time of completing a Currency purchase request and prior to delivery, via credit or debit card or any other available payment method.

Notwithstanding the foregoing, prior to completing a Currency purchase request, RIA shall provide you with accurate, itemized, and complete information regarding the applicable commissions, expenses, exchange rate, and the maximum deadline for collection or home delivery. This information will be communicated via email and through the RIA website or App.

**Under no circumstances should you pay the amount of a transaction directly to RIA Associates or to the courier company if you have opted for home delivery. If you receive a request of this type, you must immediately notify RIA. In either case, RIA will not execute the Currency purchase order and shall not be held liable for any losses or damages resulting from payment made to a RIA associate or courier company.**

You are responsible for ensuring that the payment method used has sufficient funds or available credit for currency purchases. Currency purchase requests initiated by you, which require payment in advance of delivery,



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will only be processed on the condition that the issuer of your credit or debit card, or your bank, where applicable, has authorized the corresponding charges or debits. If RIA advises that your designated credit card has insufficient available credit or that your debit card or bank account has insufficient funds, you shall be liable to RIA for the full amount of any such payment for the currency purchase transaction, should it be executed by RIA, as well as for the service commission and any related expenses incurred.

You hereby authorize us to initiate debit and credit entries to your bank account in relation to the principal amount of a purchase request, the service commission, and any other applicable fees for the Service, as well as to make credits or debits to correct errors where applicable. This authorization shall remain in full force and effect until we receive notification from you specifying its revocation, either by calling 917613762 or by written notification sent to C/ Cantabria nº 2, 2º, P A-1, 28108, Alcobendas (Madrid), addressed to the Customer Service Department. Such notification must be received at least three (3) days prior to the proposed effective termination date of the authorization.

The issuer of your credit or debit card, or the financial institution holding your bank account, may also have terms and conditions that apply to your use of the credit card, debit card, or bank account. You should refer to those agreements to determine your rights, obligations, and responsibilities as the cardholder or account holder, including the calculation of cash advances or other fees. It is possible that receipts for each currency purchase request may not reflect the rates calculated by your bank or the issuer of your credit or debit card.

If you use your mobile phone to access the Service, you are responsible for any fees charged by your telephone service provider, including SMS rates, data charges, or any other applicable fees. This also applies to any costs billed to you by the operator in connection with downloading the App.

## **SIX.- EXECUTION OF CURRENCY REQUESTS**

### **I. CONFIRMATION EMAIL**

Once a Currency purchase request has been made under the terms stipulated in these Terms and Conditions, regardless of the method of obtaining the chosen Currency, RIA shall send the following information to the email address provided by the Customer:

- a) A single reference which enables the Customer to identify the transaction.
- b) The currency to be received and the amount thereof.
- c) The currency with which you shall pay and the amount thereof. The exchange rate for each unit of currency used in the transaction by RIA.
- d) Any commission which may be applicable
- e) Delivery address, or store where it should be collected where appropriate.
- f) In the event of home delivery the shipping costs.
- g) Any additional amount which may accrue as a result of the provision of the service, including but not limited to additional costs derivative from the cancellation of the currency request.

### **II. RECEIPT OF A CURRENCY REQUEST**

Once the currency purchase request has been made, the time of receipt of a Currency Request shall be that in which it is received by RIA. The cut-off time from which any currency request is deemed as received shall be 1 p.m. + 1 hour on the day the Customer requested the Currency, when it is a business day, and



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otherwise, it shall be considered to have been received during the next business day. Requests received after 1 p.m. GMT + 1 hour shall be considered received as from the following business day.

### III. CANCELLATIONS, AMENDMENTS AND REIMBURSEMENTS

You may cancel a currency request at any given moment by calling **917613762**. Notwithstanding the foregoing, RIA may charge any additional costs whatsoever which is derived from the cancellation, including transport costs in the event of opting for the home delivery method. In the event that the Customer wishes to amend a Currency purchase request after completing a Request, such as, for example, the collection point, or the type of Currency, he/she must contact RIA, RIA likewise reserving the right to charge the additional costs, which is generated for these purposes in this regard.

RIA reserves the right to cancel a Currency purchase request, in addition to the reasons stipulated in these Terms and Conditions, upon the occurrence of any of the following circumstances:

- Absence or insufficiency of satisfactory and reliable evidence of the Customer's identity.
- The non-collection of Currency by the Customer who made said request.
- The absence of correspondence between the Data and identification document furnished by the Customer upon requesting the Service and the identification data and documents furnished upon collection of the Currency.
- Existence of reasons or evidence to suspect that the currency request is incorrect, illegal or misleading.
- Having requested through the Service an amount of € 6,000 (or its equivalent in Euros) during a calendar quarter.
- RIA having evidence of non-compliance (present or past) of the Customer with the regulations applicable to the Service or the payment services.
- Refusal or non-authorisation for the collection of a currency request by the card issuer bank or bank account with which you, where applicable, intend to make the payment of a Currency purchase request under the terms described in these Terms and Conditions.
- Non-compliance of your obligation to pay RIA the fees and any expenses whatsoever which may be applicable at any given moment.
- Order expiry (5 days from when the pre-order is made) or fluctuation of the currency exchange rate according to the margins specified in Section I of Clause FOUR.

Any reimbursement whatsoever shall be made for the total of the amounts paid by the Customer, notwithstanding RIA's right to deduct the expenses which may have been incurred to date, including but not limited to transport costs due to the non-collection of the Customer of a second home delivery pursuant to that stipulated in Section II of Clause FOUR. . Reimbursements shall be made through the same method used by the Customer to pay for the Service. If the payment has not been made using a credit or debit card, the Customer may opt or either opt for a reimbursement via a bank transfer, giving the Customer irrefutable proof of the ownership of the bank account or the cash refund, visiting the RIA store, showing the store personnel the transaction number assigned to the Currency request and the original copy of the same identification document furnished when requesting the Currency.

### SEVEN - NOTIFICATIONS AND ELECTRONIC COMMUNICATIONS

#### (1) Alcance del consentimiento del Customer a recibir notificaciones y comunicaciones electrónicas

As part of your relationship with RIA, the Customer may receive written notifications and electronic communications related to the Service. In the interests of our commitment to environmental protection, and to facilitate a mobile use of our service, we hereby advise the Customer that these notifications and electronic communications may be made via postal mail and/or electronically. Therefore, and to the extent permitted by applicable law at any given moment, the User agrees to receive electronically all the information that would otherwise be sent to him/her in paper format, including but not limited to: receipts corresponding to his/her request to purchase the Currency, upon receipt of the Currency, as well as the terms and conditions applicable thereto. All authorisations or changes in these documents, and other informational mailings



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via post or electronically related to your transactions or methods of protecting your account. We hereby advise Customers that from the completion of a currency purchase request until receipt of home delivery or collection in a RIA store, you should be vigilant as regard to your email and contact telephone number furnished for any communication that RIA may undertake in this regard.

(2) Derecho del Customer a revocar el consentimiento a recibir notificaciones y comunicaciones electrónicas

The User may withdraw his/her consent to receive electronic notifications and future communications at any given moment via email to [ESfx@riafinancial.com](mailto:ESfx@riafinancial.com) free of charge, specifying his/her name, address, enclosed copy of his/her identity document and specifying that he/she wishes to withdraw his/her consent. If the Customer withdraws the consent to receive electronic notifications, RIA reserves the right to charge the Customer the expenses incurred for rendering said notification service by ordinary means. Furthermore, RIA reserves the right in said case to determine the impossibility of rendering the service.

(3) Customer's obligation to maintain his/her email, telephone or any other information furnished by the Customer up to date.

The Customer must keep updated the Data provided, as well as any error detected in said Data, either notifying the requirement for the updating thereof, correcting any error detected during your interaction with RIA.

## EIGHT.- INTELLECTUAL PROPERTY

The RIA Service, Website thereof, App, and all its contents, features and functionalities (including, but not limited to, all the information, software, texts, information displayed, images, videos and audios, and the design, selection and the organisation thereof), are owned by RIA and the Business Group (as defined in Article 42 of the Commercial Code) to which RIA belongs: Euronet Worldwide Inc. (<http://www.euronetworldwide.com>), of the holders of your licenses or other suppliers of said material, and are protected by Spanish, European Community and international laws and regulations in relation to copyright, trademarks, patents, trade secrets and other intellectual property rights or property rights.

Customers are authorised to use the Website and the App exclusively for personal and non-commercial use. Unless otherwise specified by RIA, any person accessing the Website shall not be authorised to copy, amend, create derivative works thereof, show in public, publicly present, republish, download, store or transmit any of the materials on our website, except to (a) save copies of said materials temporarily in RAM; (b) save files which are automatically stored in the cache of your web browser in order to improve viewing; and (c) print a reasonable number of Web Page pages or the App for a permitted use.

Each Customer is authorised to (a) amend copies of materials from the App or Website; or (b) delete or change notices of copyright, trademark or other proprietary rights of copies of the Website materials or the App.

The Customer may not under any circumstances whatsoever reproduce, sell or use for commercial purposes the Website or the App, or the material services available through same.

If any Customer prints, copies, amends, downloads or otherwise uses a part of the App or the Website in breach of the terms and conditions of use, the rights hereby permitted for the use thereof shall cease automatically and immediately, at our discretion, to return or destroy the copies of the materials which have been made. No rights, property or stakeholding in the Website, the App, or the contents thereof, and RIA and/or any of the companies which are part of the Euronet Worldwide Inc Group shall be conveyed to the Customer, all rights not expressly granted are reserved herein. Any use not expressly permitted by these terms of use constitutes a breach of these terms and conditions of use, which may entail an automatic breach of the laws on copyright, registered trademark etc.



## NINE.- PROTECTION OF PERSONAL DATA

Pursuant to Law 3/2018 of Protection of Personal Data (which hereinafter shall be referred to by its initials in Spanish "LOPD"), personal data that, pursuant to the LOPD, may be subject to processing due to the present commercial relationship, as well as any others that may ensue therefrom, or derivative from the use of the Website or the App, may be included and processed in the Files the responsibility of RIA PAYMENT INSTITUTION E.P., S.A.U., with registered office at 28108 Alcobendas, Edificio (Building) Amura, C/ Cantabria nº 2, planta (floor) 2, for the purposes of managing the commercial relationship, to make use of the services offered therein, to tailor the services to the preferences of the Customers and study the use of the services by the latter, to send same the information that, as the case may be, which is requested, as well as keep same informed, even by electronic means, as regards the services offered by RIA. Moreover, said data may be assigned and accessed, with the same purpose, by the Financial Institutions: Continental Exchange Solutions, Inc. (company of the RIA group) with registered office in the United States of America, and/or by any other company of the Ria Financial Group ([www.euronetworldwide.com](http://www.euronetworldwide.com)) and/or by any third party service provider whenever necessary for the processing or retention of your data or the provision of the service (such as courier and transport companies), said companies and any third party may be located in countries which offer a level of protection comparable to Spain, such as member countries of the European Union, or in other countries that may not offer a level of protection equivalent to that of Spanish legislation, such as India or El Salvador.

Said aforementioned files are duly registered in the Spanish Data Protection Agency Register, pursuant to prevailing legislation and implementing regulations RIA warrants the confidentiality and security of the data furnished by the Customer. The Customer may request to see and obtain a copy of his/her information, for which RIA reserves the right to charge a fee for expenses reasonably incurred. The Customer may likewise, correct, delete or limit the use which RIA may exercise of the information that is incomplete, inaccurate or out of date.

Pursuant to that set forth in Article 15 et seq. of the LOPD and following of the implementing regulations thereof, the Customer is entitled to exercise his/her rights of access, rectification, cancellation and opposition by means of a written and signed request addressed to the aforementioned registered office of RIA to the email address [dpo@euronetworldwide.com](mailto:dpo@euronetworldwide.com), in both cases bearing the reference "PROTECTION OF PERSONAL DATA". Said request must contain the following information: name and surnames, address for the purposes of notifications, and a photocopy of a current national identity document or passport which identifies you.

## TEN.- CUSTOMER SERVICE

You may submit your complaints and claims, in writing (i) in person at any of the stores or offices of the company RIA PAYMENT INSTITUTION, E.P., S.A.U.; (ii) by post to the attention of the Customer Service Department Manager of RIA PAYMENT INSTITUTION, EP, SAU, Calle Cantabria 2 – 2º, A - 1, Alcobendas 28108; or (iii) by email to [TitularServicioCliente@riafinancial.com](mailto:TitularServicioCliente@riafinancial.com). The Customer Service Department shall settle the complaints and claims filed within a maximum period of two months from the submission thereof. In the event that the claim submitted with the Customer Service Department Manager of the company was dismissed or the period of two months had elapsed to resolve the complaint or claim without the aforementioned Customer Service Department having been answered said complaint or claim, you may file your claim before the Commissioner for the Defense of Banking Services Customers (through the Claims Service of the Bank of Spain to which it is affiliated to), at the following address: Bank of Spain, Claims Service Department, C/. Alcalá 50, 28014 Madrid; or through the Virtual Office of the Bank of Spain.

In the event that the Customer wishes to stop receiving communications related to the information of the Service, offers etc., he/she may send an email to the previous email address, furnishing his/her identity document



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and specifying that one wishes to deregister from said information communications service related to the present Service.

#### **ELEVEN- AMENDMENTS**

RIA reserves the right to amend the present general terms and conditions at any given moment, by publishing same on the Web or by means of a communication addressed to your contact email, with a minimum of two months' notice as regards the date on which said amendments come into force, although same may be automatically applied that, unmistakably, are more favorable to the Customer.

If the Customer disagrees with the amendments made by RIA, the former may rescind the present Contract and cancel his/her user account. Nevertheless, if the Customer does not express his/her disagreement with said amendments prior to the date of entry into force thereof, it shall be understood that the Customer has accepted same.

Likewise, the Customer acknowledges and accepts that RIA may incorporate amendments, add features, functions, corrections and updates to the Website or the RIA App without any prior notice whatsoever.

#### **TWELVE.- BUYBACK SERVICE**

Buyback Service: The Currency Buyback Service is limited to the sale of foreign banknotes to RIA and may only be requested in person by a Customer who has previously completed a Transaction purchasing foreign banknotes from RIA and paid in Euros. This service is provided exclusively at RIA Stores in Spain (<https://www.riacurrencyexchange.es/en/our-offices>) and cannot be requested online.

RIA will buy back from the Customer, at any of its establishments in Spain, between 1% and up to a maximum of 50% of the amount of foreign banknotes (in good condition and legal tender) reflected in the Transaction receipt that entitles the Buyback, subject to the following conditions:

- i) The amount of any currency in a Transaction that entitles the Buyback must exceed €600.00;
- ii) Between 3 and 45 calendar days must have elapsed since the date on the receipt;
- iii) The repurchase will be paid in cash and in Euros at the same exchange rate used when the foreign currency in the Previous Transaction was settled.

The Customer must visit the RIA Store in person, present the same identification document used for the original currency purchase, and provide the original Transaction receipt. Only one buyback transaction may be carried out per Transaction.

#### **THIRTEEN.- APPLICABLE LEGISLATION AND JURISDICTIONAL COMPETENCE**

These Terms and Conditions, as well as the legal relationship established herein, shall be governed by Spanish law. For any issues arising in relation to the present Contract or the interpretation of these Terms and Conditions, jurisdiction shall lie with the Courts and Tribunals of Madrid capital, without prejudice to that set forth in applicable legislation.