

Rules and Regulations of the Promotion “Promotion of Withdrawals to mBank”

§ 1. General Provisions

1. These rules and regulations (hereinafter referred to as: the “**Rules and Regulations**”) defines the terms and conditions of a promotion entitled “Promotion of Withdrawals to mBank” (hereinafter referred to as: the “**Promotion**”). The Rules and Regulations of the promotion are available at: <https://www.walutomat.pl/regulaminy/> .
2. Personal data will be processed in the Promotion to implement the principles described in § 2 and to conduct a possible complaint process.
3. Personal data is processed in accordance with legal regulations. The rules of data processing are available at: <https://www.walutomat.pl/polityka-prywatnosci-i-cookies/>
4. The Organizer of the Promotion is Currency One SA with its registered office in Poznań, ul. Szyperska 14, 61-754 Poznań, entered in the Register of Entrepreneurs kept by the District Court Poznań – Nowe Miasto and Wilda in Poznań, VIII Commercial Division of the National Court Register, KRS number 0000402723, NIP (Tax Identification Number) 7831684097, REGON (State Statistical Number) 301920555, share capital PLN 3 450 000 (paid in full), (hereinafter referred to as: the “**Organizer**”), which is the operator of the Walutomat website (hereinafter referred to as: the “**Website**”).
5. The Organizer declares that the Promotion is not a game of chance, a lottery with prizes, pari-mutuel betting, a promotional lottery, a game whose result depends on chance or any other form of activity regulated by the provisions of the act of 19 November 2009 on gambling (consolidated text Journal of Laws of 2016, item 471 as amended).
6. This Promotion may not be combined with any other promotions organized by the Organizer.
7. To all matters which are not regulated in the Rules and Regulations, generally applicable legal regulations, including the Civil Code shall apply.
8. The Website contains contents protected by copyright and intangible assets protected by intellectual property rights which cannot be copied or distributed in any form and in any way without the Organizer’ prior written consent.

§ 2. Principles of the Promotion

1. The promotion lasts from 10 July 2020 to 30 November 2020.
2. Each registered Website User who concluded an agreement with the Organizer for the provision of services executed by Walutomat.pl including payment services can be a Participant of the Promotion (hereinafter: the “**Participant**”).
3. The Participant starts taking part in the Promotion by accepting the Rules and Regulations, which means that the Participant has read the Rules and Regulation and acknowledges that their personal data will be processed in connection with the Promotion and also in connection with the provision of services at the Website.

4. The Promotion involves the reduction of the applicable fee for withdrawals by wire transfer in EUR, USD, CHF or GBP to the retail banking segment of mBank, i.e. section 2.3 of the Table of Fees and Commissions both of the rules and regulation of the Walutomat.pl website and the rules and regulation of the provision of payment services. The promotion applies only to withdrawals made in the period specified in Sec. 1 above. The reduction in the wire transfer cost applies both to withdrawals to the Participant's own account and to withdrawals to a third party's account (payment service).
5. The fee reduction which is referred to in Sec. 4 above involves a reduction in the price from PLN 5 to PLN 1 and inclusion of this cost item in the limit of 5 wire transfers at PLN 0 in a calendar month. This mechanism is described in detail both in the Table of Fees and Commissions of the Walutomat.pl website and the Regulations for the Provision of Payment Services.
6. The Participant of the Promotion can use it many times on condition that withdrawals are made in the period described in Sec. 1 in accordance with the principles defined in Sec. 5 above.
7. The Participant of the Website is obliged to comply with the provisions of the Rules and Regulations and the rules and rules and Regulations of the Website. A failure to do so shall result in the exclusion from the Promotion.

§ 3. Personal Data

1. The controller of personal data is Currency One SA, ul. Szyperska 14, operator of the Walutomat website.
2. The scope of data processed in the promotion is the same as the scope of data processed according to the standard terms and conditions of the service, in particular according to the General Data Protection Regulation (Polish version is RODO). Detailed information on personal data processing, including obligations and rights related to their acquisition and processing, is contained in information published at the website: <https://www.walutomat.pl/polityka-prywatnosci-i-cookies/>.

§ 4. Complaint procedure

1. Each Participant is entitled to file a complaint regarding non-compliance of this Promotion with these Rules and Regulations.
2. The rules of filing, processing and considering complaints connected with the participation in the Promotion are specified in the rules and regulations of the Walutomat website available at: <https://www.walutomat.pl/regulamin/>.
3. Complaints are sent in an e-mail to: kontakt@walutomat.pl and in writing to the address of the Organizer's registered office, please add a note on the envelope saying "Promotion of Withdrawals to mBank".
4. If the complaint is rejected, the Participant may launch civil action at a competent common court.
5. The Participant who is a Consumer can use out-of-court procedures to resolve a complaint and assert his/her claims before the Permanent Consumer Arbitration Court

at the Provincial Inspector of the Trade Inspection. Detailed information concerning the resolution of consumer disputes, including access and dispute resolution procedure can be found at: https://uokik.gov.pl/spory_konsumenckie.php. The User who is a Consumer can also use the European ODR online platform available at: <http://ec.europa.eu/consumers/odr/>. Detailed information about the reporting procedure can be found at <http://ec.europa.eu/consumers/odr/>.