



Ίδρυμα Πληρωμών
Payment Institution
(PSD2)

SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME PAYMENT INSTITUTION (GREECE)

Terms and Conditions, Use of Payment Services

1. GENERAL INFORMATION

SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME – PAYMENT INSTITUTION in Greece, is a licensed Payment Institution (PSD2) by the Central Bank of Greece under the license Number 5186/3138/30.7.2018 and governed by

1. The provisions of the Directive (EU) 2366/2015 of the European Parliament and the Council of 25 November 2015 on payment services in the international market, which transposed into national law 4537/2018,
2. The General Data Protection Regulation (EU) 2016/679 (“GDPR”),
3. The Law number of 281/17.3.2009 of the Republic of Greece, referring to Anti Money Laundering and Prevention of Terrorist Financing.

2. Remittances

The Service is provided through authorized by the Central Bank of Greece service points.

Money transfers worldwide could normally take from 5 minutes up to seventy-two (72) working hours (excluding weekends and holidays and limited to the hours of operation of the receiving partner).

Money transfers will normally be paid out in cash or bank deposit, in the currency available and agreed at the point of sale.

Transaction should be received by beneficiary in 90 days. Transactions that have not been collected after 90 days may be available only as a refund to the sender.

The use of your personal information is regulated by GDPR and other regulations applicable overseas. Your personal information will only be shared with our business partners in order to execute payment of your transactions, it is not shared with any other third parties or used for any incompatible purpose, except as required by law. The information is retained only for the time stipulated by regulatory authorities.

 +30 210 6748301 |  +30 210 6748302 |  info@smartpayservices.gr | Site: www.smartpayservices.gr

| Άκρωνος 1, Παγκράτι ΤΚ 11633 , 5^{ος} όροφος |

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3. Representations and Warranties & documentation requested by the Customer:

To be eligible for our Services, you must be at least 18 years old. You further represent and warrant to us that if you are an individual and you are registered with us, that you are not acting on behalf of an undisclosed principal or a third party.

Relevant proved document should be presented to any authorised by the Central Bank of Greece service point of our company in order a remittance to be executed.

Listed/ acceptable documentation for remittance service listed below, depending of the transaction:

- Passport (Copy of visa or residence permit in case of non-EU),
- National ID card (for European Nationals),
- Foreign Passport,
- Identity Card.

Additional documentation can be requested (depending on the case of the remittance) which can be requested:

- Utility bills (Water Bill, Gas Bill, Electricity Bill)
- Landline Phone Bill
- Credit Card Statement or Bank Statement
- Tax Statement bill
- Proof of Funds,

4. Pricing

The prices for the Service consist of the Fees and Exchange rate (if applicable).

Our Fees vary from time to time, but changes in the Fees will not apply to any orders in respect for which we have already sent you the Confirmation.

Discounts on our Fees may be available through promotions that we or our partners may offer from time to time. Promotions are subject to terms and conditions and will be honoured in accordance with their published terms.

If you pay by bank card it will be charged as soon as we accept your request for the transfer.

SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME (GREECE) is not liable for any additional fees that the Banks may charge.

SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME (GREECE) must receive cleared funds from you, prior to any payments being made for you and you understand that we do not offer any credit. Once your funds are received by SMART PAY SERVICES S.A GREECE (and cleared) we endeavour to start processing your transfer request as soon as possible (please consider bank holidays, cut off times, local bank holidays).

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In addition to the service fees applicable to the transaction, a currency exchange rate set by SMART PAY SERVICES S.A PAYMENT INSTITUTION (GREECE) or its representatives may be applied. You will be informed of the commission charges and exchange rate that may apply BEFORE the transaction is processed.

5. Cancellation & Refund Information

If you wish to cancel the transaction and request a refund, please contact us in our service points.

We will generally refund principal amount which you made to us before exercising your right of cancellation, but:

we may not refund the commission as a reflection of the costs already incurred by us except when the cancellation is due to an error by SMART PAY SERVICES S.A - PAYMENT INSTITUTION (GREECE).

we will not refund you after the transaction was completed and/or paid out before we receive your notice of cancellation;

SMART PAY SERVICES S.A - PAYMENT INSTITUTION (GREECE) has a right to reject any transaction at its judgment.

All refund requests must be accompanied by a copy of the original ID and transaction control number. You must visit this branch where money sent from to request a cancellation and refund. Refunds can take up to 7 working days to be processed and this depends of partner confirmation of cancellation. We aim to process such request promptly but, in any case, within 30 days.

6. Compliance

SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME - PAYMENT INSTITUTION (GREECE) will not accept third party funds.

7. Complaints

At SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME- PAYMENT INSTITUTION (GREECE), every customer is important.

In the unlikely event that you are dissatisfied with any of the services you can leave a complaint to the closest service point of your living area.

8. Intellectual property

All text, graphics, logos and images, as well as all other SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME - PAYMENT INSTITUTION (GREECE) copyrights, trademarks, service marks, products and service names are the exclusive property of SMART PAY SERVICES S.A- PAYMENT INSTITUTION (GREECE), and may not be used for any purpose without express written permission from SMART PAY SERVICES S.A - PAYMENT INSTITUTION (GREECE).

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9. Terms and conditions of participation

A counterpart may become a Participant upon signing an agreement on remittances with SMART PAY SERVICES SOLE SHAREHOLDER SOCIETE ANONYME- PAYMENT INSTITUTION.

Issues related to payment and IT infrastructure are specified in such an agreement on remittances made between SmartPay Greece and the Participant

10. Contact Information

Our contacts you may find on our website www.smartpayservices.gr

Contact us by e-mail: info@smartpayservices.gr

Or by phone: +302106748301

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