

Rules and regulations of the Points Programme at Walutomat

§ 1 Introduction

1. These rules and regulations specify the terms and conditions of the "**Walutomat.pl Points Programme**".
2. The Organiser of the "Walutomat.pl Points Programme" is Currency One Spółka Akcyjna, with its registered office in Poznań, ul. Szyperska 14, 61- 754 Poznań, entered into the Register of Entrepreneurs of the National Court Register maintained by the District Court Poznań-Nowe Miasto and Wilda in Poznań, 8th Commercial Division of the National Court Register under KRS: 0000402723, NIP: 7831684097, REGON: 301920555.

§ 2 Definitions

- **Point** – a point unit redeemable for a discount in the form of an option for the Customer to enter into a Transaction to exchange a specific number of currency units at the Website without being charged an exchange commission.
- **Website** – the Organiser's website at Walutomat.pl, available after logging in.
- **Transaction** – a currency exchange service rendered correctly by the Organiser's website.
- **Rules and Regulations** – this document.
- **Points Programme, Programme** – a discount programme run by the Organiser at the Website, intended for Users, from 20 November 2023, for an unspecified period.
- **Participant** – a User who has agreed to participate in the Points Programme.
- **Referring Client** – an individual or company with full legal capacity and with a duly authorised representative who has entered into at least one (1) currency exchange transaction on the Walutomat website.
- **Referral Link** – a link that the Referring Client provides to the Referred Client.
- **Referred Client** – an individual or company with full legal capacity and with a duly authorised representative who has never been registered on the Walutomat website.
- **Effective Referral** – a referral is considered effective when the referred person registers on the Walutomat website and approves the first transaction in their client panel. The mere referral (sending an invitation) is not rewarded with points assigned to the referring person.

§ 3 Points

1. Participation in the Programme is voluntary for each and every User.
2. Participation in the Programme requires having an Account on the Website and agreeing to participate in the Programme by submitting the relevant declaration in the client panel under "My Walutomat > Points and discounts" and accepting the Rules and Regulations.
3. The Participant may withdraw from the Programme at any time. If the number of points they are currently entitled to exceeds 0, the points are redeemed without a monetary equivalent. Resignation is made by sending an appropriate message to kontakt@walutomat.pl or in writing to the company's registered address.
4. The Organiser grants the Points in accordance with the terms and conditions set out in separate rules and regulations.
5. The Points are redeemable according to the principles specified in the Table 1 below.

Table 1.

Currency to be exchanged	How many units of currency the User will exchange without commission for one (1) point
EUR, USD, CHF, GBP, AUD, BGN, CAD, ILS, NZD, RON, SGD, TRY	one (1) currency unit
PLN	five (5) currency units
CNY, CZK, DKK, HKD, MXN, NOK, SEK, ZAR	ten (10) currency units
HUF, JPY	one hundred (100) currency units

6. Currencies not mentioned herein are excluded from the Points Programme.
7. The Points are redeemed automatically in the next Transaction entered into by the Client.
8. As a result of a Transaction using Points, the number of the Points to which the Participant is entitled is reduced, as set out in Table 1.
9. In the event that the number of the Points granted does not allow for exchanging all the currency units covered by a specific Transaction, then the remaining number of the Points will be exchanged at a commission charge in accordance with the applicable Price List.
10. Each Point may be used for a further three (3) months after allocation. After the expiry of the period indicated in the preceding sentence, the Points are automatically cancelled, which means that the Participant loses the option to use them at a later date.
11. The Points may not be transferred among clients, traded or exchanged for a cash equivalent.
12. The Organiser may cancel previously awarded Points if the Client has acted contrary hereto or the to "Rules and regulations of the Walutomat.pl website", whose acceptance is required to register on the Website.
13. Points awarded as a referral will not count towards the exchange if the Referred User has already had a profile at Walutomat.pl (the Bank Account number of the payment decides).

§ 4 Principles of the Referring Client Programme

1. A Participant may be a Referring Client who has entered into at least one (1) Transaction and will recommend the Organiser's services to a Referred Client in accordance with the principles specified herein, and the Referred Client will fulfil the terms and conditions indicated in § 5.
2. The Referring Client recommends the Organiser's services by providing the Referred Client with the Referral Link, in the ways specified in the Client Panel.
3. The Referring Client may recommend the Organiser's services to any number of people. Referrals may not be spam; in particular, referrals may not be sent to persons with whom the Referring Client does not have a personal relationship. Currency One S.A. reserves the right to assess the nature of messages sent and to verify the facts. In the event of spam e-mails or failure to demonstrate the personal nature of the relationship, Currency One has the right to terminate the contract with the user immediately and the points collected will be cancelled without the Referring Client being entitled to compensation.
4. If the Referred Client registers on the Website and accepts the principles specified herein, the Referring Client receives one thousand (1000) points for an Effective Referral and Points for the first and each subsequent Referred Client Transaction according to the Table 2 below:

Table 2.

Target currency for exchange	How many units of currency must the Referred Client exchange in order for the Referring Client to receive one (1) point?
EUR, USD, CHF, GBP, AUD, BGN, CAD, ILS, NZD, RON, SGD, TRY	10
PLN	50
CNY, CZK, DKK, HKD, MXN, NOK, SEK, ZAR	100
HUF, JPY	1000

5. From 24 March 2026 to 30 September 2026, the Organiser introduced an additional bonus of 5000 points for the Referring Client for an Effective Referral. This means that for the every Effective Referral, the Referring Client will receive a total of 6000 points.

§ 5 Principles of the Referred Client Programme

1. The Participant may be a Referred Client who has registered on the Website having clicked on the Referral Link received from the Referring Client and who has accepted the principles set out herein.
2. Having met the terms and conditions of the Rules and Regulations, the Referred Client receives 1000 points at a time.
3. The Referred Client acknowledges that the value of their Transactions will be used for the calculation of the number of Points to which the Referring Client is entitled to a limited extent in relation to the Programme.

4. The registration of the Referred Client should occur no later than three (3) months after their first visit to the Website from the Referral Link.

§ 6 Principles of awarding points for giving an opinion on Opineo.pl

1. 50 points for giving an opinion on a transaction can only be awarded for the first successful exchange transaction for which an opinion was given.
2. The awarding of points will only work after the opinion has been added via a link from the Customer Panel. For technical reasons, points will not be awarded if an opinion is written after directly accessing the Opineo.pl website.
3. In order for an added opinion to be published, it must be confirmed (activated) by a special link sent by Opineo.pl to the e-mail address given in the form.
4. Points will be awarded automatically within 2 working days from the moment of issuing an opinion in the described manner.

§ 7 Complaints

1. Complaints related to this Programme should be submitted electronically via e-mail, sent to kontakt@walutomat.pl or in writing, sent to the Operator's registered address.
2. The complaint should include at least: the full name, correspondence address or e-mail address of the person making the complaint and a description and reason for the complaint.
3. The Organiser will consider the complaint and notify the person making the complaint of its resolution in writing to the designated correspondence address within fourteen (14) days of receipt

§ 8 Final provisions

1. The Rules and Regulations for the duration of the Programme will be available at the Organiser's head office and on the Website.
2. The Organiser reserves the right to amend the Rules and Regulations. The Organiser will notify Clients of any change via e-mail at least two (2) weeks in advance.
3. The basis for the provision of electronic services by the Organiser is the "Rules and regulations of the Walutomat.pl website", whose acceptance is indispensable for the maintenance hereof.
4. Matters not specified hereunder are to be governed by generally applicable legal provisions.
5. The capitalised terms not defined herein are given a meaning in accordance with the "Rules and regulations of the Walutomat.pl website".