

Consumer Information

Krajowy Integrator Płatności Spółka Akcyjna, a joint-stock company with its registered seat in Poznań, street address: ul. Św. Marcin 73/6, registered in the business registry - National Court Register kept by the District Court for Poznań - Nowe Miasto and Wilda in Poznań, VIII Commercial Division of the National Court Register with number KRS 0000412357, tax ID: 7773061579, statistical number REGON: 300878437, share capital: PLN 5.494.980,00 (paid up in whole) (hereafter KIP) hereby informs you of the following:

1. 'Consumer' means a natural person entering into a legal transaction with KIP, which is not related directly to that person's trade, business or profession;
2. The payment service provided by KIP via www.tpay.com is completely free for consumers; consumers will not be charged with any costs whatsoever;
3. The payment service is rendered upon the consumer's demand, immediately after transaction initiation, specifically before the lapse of 14 days after the effective date of contract between KIP and the consumer;
4. The consumer shall execute each transaction as follows:
 - a) For e-transfer, the consumer shall place the transaction ID in the title of transfer to the site's bank account; otherwise, the payment will not be processed; in case of e-transfer, ID will be propagated by the bank and the consumer should retain the unique transaction ID for verifying the payment status;
 - b) Each payment made to one of the site's bank accounts is dedicated exclusively to the single specific transaction of which the ID is entered as payment title. If the consumer gives a wrong transaction ID in the bank transfer title, KIP shall not be responsible for the target to which the cash is applied;
 - c) Following the consumer's payment, the site will promptly verify effective payment with the bank;
 - d) Immediately upon receiving a payment confirmation, the site will notify the consumer and the payee's portal that the payment was effected correctly;
 - e) Support of each listed bank can be periodically disabled on the site, particularly during any interruption in movement of transfers among internal accounts within a bank, or when the site's account is not available online at the respective bank.
5. Provision of payment service by KIP does not involve any additional costs (beyond the regular costs) incurred by the consumer on means of communication over distance; the costs referred to in the preceding sentence shall be paid by the consumer;
6. The relationship between KIP and the consumer before and after a distance contract is concluded shall be governed by the laws of Poland;
7. Considering the consumer's demand expressed in the agreement concerning KIP's service performance before 14 days of the contract effective date, the consumer shall not be entitled to terminate the contract.
8. Consumers can use an online dispute resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/>;
9. Consumers can also use help of entities entitled to out-of-court resolution of consumer disputes within the meaning of the Act of 23 September 2016 on out-of-court resolution of consumer disputes. Entities entitled to out-of-court resolution of consumer disputes related to financial services are:
 - a) Financial Ombudsman (Rzecznik Finansowy) (for more information visit rf.gov.pl/polubowne)
 - b) Arbitration Court at the Polish Financial Supervision Authority (Sąd Polubowny przy Komisji Nadzoru Finansowego) (for more information visit knf.gov.pl/dla_konsumenta/sad_polubowny).

Detailed information on out-of-court resolution of consumer disputes is available on the website of the Office of Competition and Consumer Protection (Urząd Ochrony Konkurencji i Konsumentów) at: polubowne.uokik.gov.pl.