

General Terms & Conditions for the Use of LYF Services

1. Purpose of the Agreement

These General Terms and Conditions for the Use of LYF PAY Services (hereinafter, the “GTC”) include the pre-contractual information provided for in article L. 121-20-10 of the French Consumer Code (*code de la consommation*). They cover the Electronic Money services enabling Users to order Electronic Money payments for partner Merchants.

They also cover the associated services referred to hereinafter as “LYF PAY Programme Services” such as access to promotional information and offers, the selection of Favourite Merchants, the geo-positioning of Merchants and access to loyalty programmes.

These GTC constitute an Agreement between the User and LYF. To subscribe to the Electronic Money service and associated services, you must first accept these GTC pursuant to article 7 herein.

2. Identification of the parties

LYF: a French limited company (*société anonyme*) with capital of €15,200,000.00 whose registered office is at 4, rue Frédéric Guillaume Raiffeisen, 67000 Strasbourg, registered in the Strasbourg Trade and Companies’ Register under number 330 623 414, duly licensed by the French Prudential Supervision and Resolution Authority (*Autorité de Contrôle Prudenciel et de Résolution*) as an Electronic Money institution (contactlyf@lyf.eu).

User: a natural person having the capacity to subscribe to the LYF service.

3. Definitions

Account Balance or Available Balance: number of Electronic Money units available on the User’s Account without prejudice to transactions in progress.

Account or Electronic Money Account: the User’s account open in LYF’s books and on which Electronic Money units are stored. Each User may have only one Electronic Money Account.

Application: a program provided by LYF, that may be downloaded and executed using the operating system of a mobile electronic device providing Internet connection (smartphone, touchpad etc.) and integrating all LYF services. The list of sites from which the Application may be downloaded is available in the “Help” tab of the website.

Business Day(s): day on which the Users’ Payment Services Providers (payer or beneficiary) exercise an activity enabling the execution of payment transactions (transfer and reimbursement). A business day is any day in the year other than a Saturday, Sunday or certain public holidays.

Confidential Code: for the purpose of these GTC, this is the code chosen by a User or the choice of identification by fingerprint if available on the User’s mobile phone.

Electronic Money: units of value, known as units of Electronic Money, each of which constitutes a claim on the issuer, stored electronically, including by magnetic means, and accepted as a means of payment, within the meaning of article L. 311-3 of the French Monetary and Financial Code (*code monétaire et financier*), by third parties other than the issuing

institution. They are issued against the receipt of funds for the purpose of payment transactions as defined in article L. 133-3 of the Monetary and Financial Code.

Favourite Merchant(s): function enabling Users to select their Favourite Merchant(s).

Funding Pot: collection organized by a User for a given event to which Users and non-Users may contribute.

Identifier: the Identifier is the User's mobile phone number, enabling him/her to identify himself/herself in order to initiate a payment.

Information: all of the content, whether targeted or not, put online by Merchants in the LYF PAY Application, for which they are solely responsible. In particular, this includes the Merchant Files, Promotional Offers, News and Loyalty Programmes.

"In-store scanning" function: function available at certain Merchants enabling Users to scan and pay for a range of products using the Application rather than at the checkout.

Loyalty Programme(s): a bonus system based on the frequency and amount of purchases and proposed exclusively by the Merchants for Users. The Loyalty Programme is established by the Merchant, under his/her/its sole responsibility and is not binding on LYF in any circumstances.

LYF Programme: a programme for commercial and advertising purposes provided by LYF including all the services described in article 5 of the LYF Programme General Terms and Conditions of Use. LYF reserves the right to modify at any time the characteristics of the services or to add new services.

Merchant Files: all of the information provided or entered by each Merchant concerning their identity and activity, accessible to Users via the LYF PAY Application. This information is not binding on LYF in any circumstances.

Merchant(s) or LYF Merchant(s): a seller, service provider or association having subscribed to the LYF service, recognized as a professional, accepting payments in Electronic Money issued by LYF PAY and responsible for the Information intended for Users and published in the LYF PAY Application. The list of these Merchants is shown in the Application and on LYF's website.

News: any information relating to Merchants' activities and published by them in the LYF PAY Application. Merchants are entirely responsible for any News, for which in no circumstances shall LYF be liable. News does not constitute a Promotional Offer and may not therefore give rise to any price reduction or to the grant of any benefit that could be used with Merchants pursuant to these GTC.

Non-User: any competent natural person not acting for business or similar purposes and not having subscribed to the LYF PAY Service.

Payment Card(s) or Card(s): bank cards (CB, VISA and Mastercards eligible for the 3D Secure security protocol) or private debit or credit cards of LYF's partners, which are valid, for which the user is the holder and which have been authorized by credit institutions duly licensed and located in the European Union (except Cyprus, Malta, Croatia, Bulgaria).

Personal Information: all information confidential to and/or which personally identifies Users including in particular: title, last name, first name, date of birth, e-mail address, postal/delivery address, phone number. This information is accessible in the User's Personal Space.

Personalized Security Feature: security feature for access to the Application comprising a User Identifier, Confidential Code and Reconnection Password.

Personal Space: parts of the LYF PAY Application enabling the User to access his/her Personal Information and Electronic Money Account on a secure platform by entering his/her Confidential Code.

Promotional Offer(s): indication of a price reduction or benefit of any kind, defined and published and by LYF in the form of purchase vouchers (the LYF Offer). These Offers are reserved for Users provided payment is made in Electronic Money using the LYF PAY Service.

Recharge: transaction crediting the Account with Electronic Money units. Recharges are made using a previously registered Payment Card or Cards.

Reconnection Password: a password defined by the Application enabling a user to reinitialize his/her Confidential Code if it has been forgotten or to connect using a different phone or following reinstallation of the Application.

User: a person of legal age who has subscribed to the LYF PAY service for other than business or similar purposes unless authorized by LYF for limited business transactions in the purchase of goods or services from LYF Merchants.

Verified Profile: a User profile for which the identification parameters have been verified by the collection of documentation evidencing the User's identity pursuant to article 9.4 herein. The verification of identity by LYF and the "Verified Profile" status should not be taken as proof or a guarantee of the User's identity vis-à-vis third parties unless specifically agreed otherwise.

4. Electronic money account

The creation and activation of the account is carried out at the same time as the reloading of its Electronic Money Account in accordance with Articles 9.1. It is subject to the provisions of Article R.561-14-1 of the Monetary and Financial Code.

The opening and management of the Remote Electronic Money Account allows the User to make local or remote payments for goods and/or services to LYF Merchants and other Users.

5. Description of the LYF Programme Services

5.1 Services accessible to all Users

- Access to the Information published in the LYF PAY Application

Any User may view the Information at any time, including in particular the Merchant Files, Promotional Offers and News.

- Favourite Merchant

Any User may also select their Favourite Merchant(s).

The User may, for any reason and at any time, delete a Favourite Merchant.

- Geo-positioning of Users

This service enables Users, who have expressly accepted in advance the use of geo-positioning, to be geo-positioned to improve their usage of the service and in particular to be made aware of Merchants in their vicinity.

- Digitization of Loyalty Cards from partner brands.

The User may register in the Application his/her Loyalty Card(s) from partner brands.

- **Lunch voucher dematerialisation**

The User who possesses a card from an issuer of meal vouchers that is a partner of LYF can dematerialize the latter within the App and use it as payment at Vendors affiliated with the latter.

- Notification centre

This service enables the User to receive notifications from LYF of their Favourite Merchants or other Users and non-Users in the event of requests for or receipt of payments for goods and/or services.

- Access to Paylib payment services

If the banking institution issuing the payment card used for reloading as described in article 9.1 so permits, the user will have access via the LYF PAY Application to Paylib payment services in accordance with the terms of use issued by the issuing institution. Payments made via Paylib are bank card payments governed exclusively by the carrier contract signed with the issuer, these conditions not being applicable.

5.2 Services accessible only to Users with an Electronic Money Account

➤ “In-store scanning” function

At Merchants offering this function, Users can scan the bar codes of the products they are buying using their smart phone’s camera and then approve and pay for their purchases in accordance with Article 12.1.

It should be noted that:

- Access to the function can be limited, or even denied, depending on the location in which the User uses the Application. LYF cannot be held responsible for any such issues;
- Merchants may limit the total number of products that can be purchased via the Application. If the authorised number of products is exceeded, the Merchant reserves the right to cancel the Transaction;
- Only certain selected and clearly identified products can be purchased using the Application. Therefore, even if the Application allows the User to scan products not selected and identified in this way, such products cannot be purchased via the Application;
- Once the transaction has been completed, the Merchant may ask the Application to verify that the Products purchased are in accordance with the Transaction receipt. If the Products are not in accordance with the Transaction receipt, and the discrepancy is to the disadvantage of the Merchant, Article 19.2 may be applied;
- LYF may not be held in any way responsible if there is a discrepancy between the prices scanned and used by the Application and the prices displayed in-store. Consequently, Users may not request reimbursement from LYF for such discrepancies;
- The Application does not enable Users to benefit from all promotional offers applicable to the products concerned: Users may benefit only from those offers programmed into the Application. LYF may not be held responsible for the failure of the Application to take into account promotional offers applicable to certain Products. Users acknowledge that, to benefit from promotional offers not programmed into the Application, they will have to pay for their purchases at the checkouts of the Merchants concerned.

➤ Pay-at-table

The User has the possibility to pay at his table for the services supplied of LYF’s partner food service establishments offering this service, by entering the table ID in the app. The amount of the bill is displayed and paid via the app. The User can pay the totality of the amount via the app or it can be split among several Users. In the latter case, each User chooses an amount to pay in his sole and unique responsibility (the sum of all payments can neither be superior of inferior to the balance due) and each user receives confirmation of his part of the payment.

➤ Parking payment

The User can pay for parking lots that are eligible for this functionality by recognizing the license plate registered in the LYF PAY Application on entry and exit.

➤ Use of Promotional Offers

The User, holder of a LYF Account, may make use directly with Merchants in their physical or remote points of sale of Promotional Offers issued by LYF, subject to any eligibility conditions.

In the LYF PAY Application, the User selects the Promotional Offers he/she wishes to take advantage of so they may automatically be taken into account when the Merchant is paid. On confirmation of the payment, the User is able to deselect a Promotional Offer.

In all cases, the User must ensure that his/her Electronic Money Account is recharged with sufficient funds to pay the Merchant(s) concerned: simply creating a LYF Profile and opening a LYF PAY Electronic Money Account does not constitute a means of payment.

➤ Access to Merchants' Loyalty Programmes

Where applicable the User may subscribe to or use pre-existing Loyalty Programmes specific to certain Merchants.

The eligibility criteria, modus operandi and benefits of the Loyalty Programme are defined solely by the Merchant and are not binding on LYF in any circumstances. The User may access this information using the LYF PAY Application.

6. Conditions precedent to subscribing to the LYF Service

6.1 Persons concerned

The User must have full legal capacity to enter into a contract and must act in a non-professional capacity. A User is defined in article 2 "Identification of the parties" under the term "User".

A User:

- must reside in France or another European Union Member State (except Cyprus, Malta, Croatia, Bulgaria);
- must be the holder of a Payment Card issued by a credit or payment institution located in the European Union (except Cyprus, Malta, Croatia, Bulgaria);
- must be the holder of an account opened in a credit or payment institution located in the European Union (except Cyprus, Malta, Croatia, Bulgaria);
- must have a mobile phone number issued by an operator located in a European Union Member State (except Cyprus, Malta, Croatia, Bulgaria);
- must not be a "U.S. person" as defined by the U.S. tax authorities.

6.2 Equipment and technical conditions

To use the LYF PAY service, the User must have a mobile phone connected to the telecommunications network and a subscription providing for Internet access.

The User may use the LYF PAY service via his/her mobile Application.

The User undertakes to use his/her mobile phone in accordance with the standards set by the manufacturer and must comply with the agreement between him/her and the phone supplier.

The User undertakes to take all necessary measures to ensure the requisite level of protection for his/her mobile phone against all viruses or spyware of any nature. Accordingly, LYF shall not be held liable for any defective service due to such alterations, which the User accepts. Moreover, the User acknowledges that he/she has been informed that incidents affecting operation of the service cannot be entirely excluded. The User accordingly authorizes LYF to interrupt or modify,

at any time, operation of the service in order to maintain reliability and security and releases LYF from any liability in this respect.

LYF shall not be held liable for any defects or faults in the functioning of telephone lines, equipment and software used to access the LYF services, or in the event of force majeure or similar events (strike by the operator, interruption to electricity supply etc.) or, lastly, for any risks associated with the characteristics of Internet media or inherent in the exchange of information by means of said media, risks which the subscriber warrants he or she accepts.

7. Subscription to LYF services

It is hereby specified that, in the event of subscription via a partner's site or application, the user may authorize the partner to send to LYF the personal information available among that mentioned in articles 7.2 and 7.3. Such information will then automatically be recorded.

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7.1 Creation of a LYF Profile and an Electronic Money Account

The LYF Profile is created via the previously downloaded and installed Application on the User's mobile phone.

In the Application, the User must enter all of the following information (except in the case of subscription provided for in article 7): his/her title, last name, first name, date of birth, phone number, e-mail address and post code. The use of aliases and pseudonyms is prohibited.

After taking note of the GTC, which will previously have been provided to the User on a durable medium, he or she must accept them.

The next stage is a security procedure, which links the User's phone number to his/her Profile. To do this, the User must verify on-screen that the number shown is indeed his/her phone number; if necessary, the number may be amended before it is validated. Once validated, a text message containing a hyperlink (URL) will be sent to the User's mobile phone. Once the User has clicked on the link, creation of the Profile and the Electronic Money Account will be effective. A confirmation e-mail is then sent to the User using the e-mail address provided.

The User is then asked to choose and validate his/her Confidential Code.

On completion of these stages, the Agreement is concluded between the User and LYF, subject to the User's right of withdrawal.

The User will be identified by his/her mobile phone number.

Throughout the contractual relationship between LYF and the User, the User is required to disclose any changes to his/her personal information, as well as any other information necessary for proper execution of the service.

7.2 Registration of Payment Cards

Users may register their Payment Cards at the time of subscription or at a later date by connecting to their Personal Space. It is specified that in the event of subscription as described in article 7, any Card information available will be entered automatically.

To register a Payment Card, the User must enter the following information and follow the registration validation process for the card:

- The Card number
- The Card's expiry date
- The visual cryptogram (CVV) or any other information requested by the LYF PAY Application

Registration of a Payment Card results in storage of the Card's data, other than the CVV, which the User accepts. The data is stored solely for the purpose of recharging the Electronic Money Account and in accordance with the requirements of the security standards in force.

Once the payment function has been activated, the User may register up to two Cards and then once the User's profile has been verified pursuant to article 9.4, up to three Cards may be registered. Cards may be registered or deleted at any time by clicking on the "Means of payment" tab in the User's Personal Space. The User will be notified when the system detects that a Card has expired.

The User undertakes to only register Cards for which he/she is the holder.

7.3 Opening an e-money account

The creation and activation of the account is carried out at the same time as the reloading of its Electronic Money Account in accordance with Articles 9.1.

7.4 Personal Space

7.4.1 Functionalities

The Personal Space enables the User to view and use his/her Electronic Money Account. The following data may be viewed: the balance on the Electronic Money Account, the number and amount of recharges made, transaction statements and the amount of savings achieved.

The User may request reimbursement of the available balance on his/her Electronic Money Account.

In particular, the Personal Space may be used by the User to view and/or manage:

- his/her Electronic Money Account and means of payment,
- his/her Personal Information and banking information,
- his/her Reconnection Password.

LYF reserves the right to request supporting documentation from the User for any changes to his/her Personal Information or banking information.

7.4.2 Access to the User's Personal Space

To access his/her Personal Space, the User must be authenticated by using the means of authentication he/she holds in respect of his/her Agreement with LYF and which are personal to the User. The User will enter the Personalized Security details described in article 8.1 of these GTC.

It is strictly prohibited for a User to authorize a third party to access his/her LYF account or Personal Space. The User is prohibited from making any functional or IT alteration to the LYF Service which may impair its functioning.

7.4.3 Blocking of access

In the event of fraudulent access by a person other than the User, the User must, as soon as he/she is aware of such event, block access to the Service by notifying LYF by any available means. Use of the Service will be blocked from the notification date until the block is lifted. Any verbal blocking request must immediately be followed up in writing using, in particular, the standard form available online at www.lyf.eu.

7.5 Procedure in the event of loss or theft of mobile phone

The User must call the Support line, the number of which is shown in article 27, to block access to the Application. Blocking of the Personal Space will result in deletion of the User's registered Payment Cards.

7.6 Right of withdrawal

Pursuant to the law, you may withdraw from this Agreement without penalty within 14 calendar days of conclusion of the Agreement. The right of withdrawal may be exercised, without providing a reason, using the standard form available online at www.lyf.eu.

However, to enable the User to optimize the benefits of the Agreement, LYF proposes to make the subscribed Service available immediately to the User on the terms and conditions defined and required herein.

The User is informed that he/she may withdraw from his/her commitment at any time before expiry of the withdrawal period even if execution of the Agreement has commenced.

If the right of withdrawal is exercised, the User will not be obliged to pay any costs.

When the User exercises his/her right of withdrawal, LYF will reimburse the balance of the User's Electronic Money Account excluding any transactions already entered into.

8. Personalized Security Feature

8.1 Confidential Code

When subscribing, the User selects a Personalized Security Feature in the form of an Identifier and four-digit Confidential Code. The LYF User must take all appropriate measures to ensure the security of his/her Confidential Code and, more generally, of any other aspect of the Personalized Security Feature. The User is responsible for his/her Confidential Code and must therefore ensure it remains secret and is not communicated to any other person or recorded on his/her mobile phone or on any other document and must ensure that it is used discreetly. The User will need to enter his/her Confidential Code not only to access his/her Personal Space but also as requested by the LYF PAY Application.

The User may amend his/her code in accordance with the instructions given during the amendment procedure provided for by LYF. The existing code must first be entered before selecting a new code and confirming it by re-entering the new code.

As an alternative to the Confidential Code, the User may opt for fingerprint recognition if available on his/her mobile phone. The User may amend this option at any time.

The selection of a Confidential Code, its amendment and the alternative choice of fingerprint recognition are the User's sole responsibility. Use of this Personalized Security Feature is indispensable for User authentication, to access the User's Personal Space and to give the User's consent to enter into payment transactions pursuant to article 12 of these GTC. There is a limit of five successive attempts to enter the Confidential Code. Following a fifth unsuccessful attempt, the User's access to the LYF PAY Service will be blocked.

If the code is forgotten or entered incorrectly, the User may access the procedure for reinitializing his/her Confidential Code by clicking on the "Confidential Code reinitialization" tab in the LYF PAY Application. The User will be required to enter his/her Reconnection Password in order to reinitialize his/her Confidential Code.

Similarly, if the User's mobile phone is changed, his/her account may be accessed by following the same reconnection procedure using his/her Reconnection Password.

To avoid any losses resulting from a fraudulent change in the User's Confidential Code by any usurper, any Payment Cards registered will be deleted.

8.2 Additional authentication procedure

An additional authentication procedure may be triggered in certain situations requiring an enhanced level of security, particularly during the Service subscription phase, when changing a Confidential Code or blocking a phone. This procedure may also be triggered depending on the degree of risk inherent in a payment transaction.

This enhanced authentication takes place either via LYF sending a one-time code to the User's mobile phone or via a URL link sent by e-mail on which the User must click.

The User must take all appropriate measures to ensure the security and confidentiality of the authentication link. The User must ensure it remains secret and is not communicated to any other person whatsoever.

9. Functioning of the Electronic Money Account

9.1 Recharging the Account

The Electronic Money Account is recharged by a book transfer of funds in favour of LYF using a Payment Card. The funds are converted by LYF into Electronic Money units and credited to the User's Electronic Money Account. The User accepts that LYF may debit his/her Electronic Money Account with the corresponding amount if the recharge transaction is disputed. If the balance on the Electronic Money Account is insufficient to bear the debit, LYF reserves the right to recover the amount due directly from the User.

Recharges can be effected using the Payment Card(s) previously registered by the User, as described in article 7.3. However, for the recharge of an Electronic Money Account associated with a Credit function, LYF's partners' Payment Cards are bound by the rules defined by the partners concerned and disclosed in the LYF PAY Application.

If more than one Card is registered, the User selects a default Card – which can be changed by the User at any time – to be used in priority for each recharge.

The Electronic Money Account may also be credited with Electronic Money units as a result of payments initiated by LYF Merchants and/or users. In no circumstances may the Electronic Money Account have a debit balance.

9.2 Transaction statement and claims

Information on the functioning of the User's Account that may be viewed in the Application is up-to-date as of the last IT processing run preceding the viewing date and is provided subject to any transactions in progress.

The User must monitor transactions through his/her Account. Periodic statements showing transactions allocated to the Electronic Money Account are provided to the User on a durable medium in his/her Personal Space electronically at least once per month, free of charge.

Claims relating to unauthorized or poorly executed transactions must be made to LYF no later than 13 months after the debit date or may be subject to limitation.

Concerning unauthorized transactions, unless the User is at fault LYF shall immediately reimburse the User and, if applicable, return the debited account to its position as if the payment had never taken place.

If, following reimbursement by LYF, it transpires that the transaction was in fact authorized by the User or executed correctly, LYF reserves the right to reverse the amount of any unduly made reimbursements.

No claims related to a transaction executed by means of a registered Payment Card shall be admitted by LYF. Claims in respect of such transactions must be made to the payment service provider of the account debited.

9.3 Reimbursement of Electronic Money

The User is entitled at any time to reimbursement of the units of Electronic Money available on his/her Account. Reimbursement requests may be made by the User via his/her Personal Space and may be for all or a part of the funds available on the User's Account. However, if the Electronic Money balance exceeds €10, the reimbursement request may not be for an amount of less than €10. Electronic Money units shall be reimbursed by a transfer initiated by LYF to a bank account open in a credit or payment institution located in the European Union (except Cyprus, Malta, Croatia, Bulgaria), which the User shall have previously indicated in accordance with the instructions shown in his/her Personal Space. Reimbursement shall be at no cost and for the nominal value.

A reimbursement request shall be deemed received on the business day it is received and shall be executed pursuant to the provisions of article 10.2.

9.4 Ceilings for use of the Service

As part of the fight against money laundering, the User is subject to certain ceilings on his/her Electronic Money Account if his/her identity has not been verified in accordance with the procedures described below.

Moreover, usage ceilings have been put in place in order to help combat fraud.

➤ Unverified profile

Maximum balance on the Electronic Money Account: €150

Maximum value of payments in 30 calendar days: €150

Maximum amount of a remote payment: €50

Maximum amount of payments issued and received (from the opening of the Account): €1000

No refund of E-Money is possible.

➤ Verified profile

Profile verification is mandatory 12 months after the opening of the Electronic Money Account, on pain of immediate termination of the account.

Before the expiry of this period, the verification of the profile makes it possible to increase the limits of use of the Electronic Money Account, to obtain the repayment of the balance of the Electronic Money Account, to close a Kitty whatever the amount.

Method

The User must enter his postal address and provide LYF with a digital document reproducing an official identity document with a valid photograph, or any other document required by the regulations. This identity verification procedure can be carried out via the LYF PAY application in the dedicated section.

Following completion of this procedure, the User's status will be "Verified profile".

Authorized amounts

Maximum value of recharges per calendar year: €15,000

Maximum value of payments per calendar year: €15,000

Maximum value of reimbursement requests per calendar year: €15,000

Maximum value per payment: €3,000

Maximum value of daily payments: €3,000

Maximum value of weekly payments: €3,000

LYF will block any transactions exceeding the aforementioned ceilings applicable to both profiles.

LYF reserves the right to at any time request proof of identity or address or any other relevant document, including below the requisite thresholds, for security reasons or to update the User's file. Refusal to comply with such requests may result in termination of the relationship.

For security reasons, LYF reserves the right to add further limitations or controls on use of the service.

9.5 Blocking of the Electronic Money Account and of access to the LYF Service

On the one hand, LYF may block use of the User's Electronic Money Account and access to the LYF Service for security reasons, if it suspects an unauthorized or fraudulent transaction, or if there is a materially higher or identified risk that the User would be unable to meet his/her payment obligations.

Such a blocking decision will in all cases be justified and notified to the User by e-mail.

On the other hand, the User, as soon as he/she becomes aware of the misappropriation of funds from his/her Electronic Money Account or any fraudulent use thereof or of the data associated with its use, must without delay inform LYF so that the Account and access to the LYF Service may be blocked, indicating the reasons for such a request.

The blocking request must be made to LYF by contacting the Support department on aide@lyf.eu or by phone to the number indicated in article 27.

LYF shall not be liable for the consequences of any blocking request by phone, e-mail or Internet, which is not originated by the User.

In the event of theft or fraudulent use of the LYF service or of misappropriation of data related to its use, LYF may request a proof of receipt or copy of the filing of a claim by the User.

The User may request the unblocking of access to the Application using the same methodology as that indicated above for the blocking of access.

10. Receipt of payment orders and execution of payment transactions

10.1 Payment transactions

A payment transaction is understood to mean an action consisting of the transfer of funds, ordered by the User.

A payment transaction is deemed authorized by the User if he/she has given consent to execution of the transaction in accordance with the methodology described in article 12.

10.2 Execution time period

Payment transactions are executed immediately or, at the latest, at the close of the first business day. In effect, as soon as a User validates the payment order the Electronic Money units are immediately and automatically debited to his/her Electronic Money Account and credited to the beneficiary's Electronic Money Account; they are therefore visible immediately on the Merchant's account.

Transfer orders received are irrevocable unless specifically agreed to the contrary.

10.3 Execution refusal

LYF reserves the right to refuse to execute a payment transaction, which it will notify to the User electronically as soon as possible and no later than the close of the first business day following receipt of the payment order, it being specified that a payment order is considered as received on the day of its receipt by LYF.

11. Method for use of the LYF Electronic Money Account

The LYF Electronic Money Service is intended for making payments to LYF Merchants or Users.

It is specified that the payment between Users mentioned in article 12.1.2 may not be used for professional or similar purposes (i.e. as remuneration for any lucrative activity likely to be subject to tax declaration).

Any use for organisational purposes (via a Funding pot in particular) or for participation in gambling (in particular lotteries) is formally prohibited under penalty of immediate termination of the account without notice in accordance with article 19.2.

Such payment transactions are possible within the above limits set and notified by LYF (article 9.4 of these GTC concerning ceilings) and, in any event, up to the amount of the credit balance available on the Electronic Money Account plus, where applicable, any LYF Offers, which will be used in priority for payments.

The LYF Service User must, prior to each payment transaction and on his/her responsibility, ensure there is an adequate and available balance on the Electronic Money Account.

If, at the time of purchase, the User's Electronic Money balance is insufficient, he/she may recharge the account and then proceed with the payment in accordance with the procedure described in article 12.1.3.

LYF shall not be a party to any dispute, i.e. other than relating to a payment order, which may arise between the User and a LYF Merchant or a User. In no circumstances shall the existence of any such dispute justify refusal by the User to honour payments made via the LYF Service.

12. Form of consent and irrevocability

12.1 Form of consent

12.1.1 For the payment of a Merchant

The User and LYF agree that for a payment order given to a Merchant:

For payment in person, the User gives his/her consent:

- By the entry in or transmission to the Merchant's terminal of his/her Identifier, using the technology provided in the Application,
- By clicking to validate on the summary screen showing the amount payable,
- Then by entering his/her Confidential Code on his/her mobile phone.

For a remote payment on a website, the User gives his/her consent:

- By clicking on the LYF payment button on the website or the Merchant's mobile application
- By the entry in or transmission to the payment page available online of his/her Identifier
- By clicking to validate on the summary screen showing the amount payable,
- Then by entering his/her Confidential Code on his/her mobile phone.

For a remote payment from the LYF PAY Application, the User gives his/her consent:

- By clicking on the payment button in the Merchant File of the LYF PAY mobile application

- By entering the amount to be transmitted
- By clicking to validate on the summary screen showing the amount payable
- Then by entering his/her Confidential Code on his/her mobile phone.

For a parking payment, the User gives his consent :

- By a first strong authentication of his bank card when subscribing to the parking service validating payment authorization for each payment request triggered by the parking lot according to hourly data transmitted by the reading of the license plate on entry and exit.

A payment summary will be displayed on the User's screen; it may subsequently be viewed in the User's Personal Space.

12.1.2 For the payment of a User

The paying User gives his/her consent to making a payment to a beneficiary User:

- By following the dedicated procedure shown on his/her mobile,
- By clicking to validate on the summary screen showing the amount payable,
- Then by entering his/her Confidential Code on his/her mobile phone

When the Electronic Money transfer order has been received and accepted by LYF, the transfer can no longer be revoked and is guaranteed vis-à-vis the beneficiary User, unless he/she is in breach of this Agreement or in cases of abuse/misappropriation involving the Service.

The paying User and the beneficiary User subsequently receive confirmation of the transaction on their mobile Application.

The Beneficiary User acknowledges that the Electronic Money credited to his/her LYF account represents full discharge for the paying User.

- For the settlement of a payment request by a User

A payment request may be initiated by a User by following the dedicated procedure on his/her mobile application. The solicited User receives a notification via his/her mobile phone of the Electronic Money transfer request. The request may be accepted or rejected via the LYF PAY Application within seven days from the date the request is sent.

The User may view, cancel or re-send payment requests via his/her Application.

The User is informed via his/her mobile application of the acceptance or rejection of the transaction.

- For payment by a User to a non-User

The User informs the non-User of a pending payment in their favour via the Application by text message or e-mail. The non-User may receive the proposed payment by opening an LYF profile and creating an Electronic Money Account within seven days from the date of the transfer order.

- For the settlement of a payment request by a non-User

The User informs the non-User of the pending payment request via the Application by text message or e-mail. The non-User may settle the proposed payment by opening an LYF profile and creating an Electronic Money Account within seven days from the date the request is sent.

12.1.3 Special case of insufficient Electronic Money balance

If the User's Electronic Money balance is insufficient to honour a payment in progress, the User will be asked to consent, in accordance with the conditions set out in the previous article, to the following two successive transactions:

- The recharge of his/her Electronic Money Account in accordance with the conditions set out in article 9.1. The amount of the recharge will correspond to the value of the payment less, of any balance on the Electronic Money Account and, in case of a payment of a merchant, the amount of any LYF Offer if applicable.
- A transfer from the User's Electronic Money Account in favour of the Merchant for the full amount of the purchase made.

A payment summary showing the recharge and the payment will be shown on the User's screen; it may subsequently be viewed by the User in his/her Personal Space.

12.1.4 Simplified procedure specific to payments less than or equal to €30

The User and LYF agree that consent to a payment order and, if applicable, a prior recharge for an amount of less than €30 may be given as follows in the points of sale offering this facility:

- By transmission of the User's Identifier to the Merchant's terminal using the contactless technology provided in the Application.

A payment summary will show the amount of the payment and, if applicable, any recharge; it may subsequently be viewed at any time by the User in his/her Personal Space.

12.1.5 Specific procedure in the event of a mobile phone experiencing difficulties accessing the Internet in a physical point of sale

If the connection to LYF PAY's server cannot be established because of network problems and if the Merchant's terminal so allows, the User will be asked to make the payment using the specific "Pay off-network" procedure, giving his/her consent to the payment and, if applicable, to recharging his/her Electronic Money Account by:

- Entering his/her Confidential Code,
- Entering the amount to be paid on his/her mobile phone and then clicking to validate on the same screen,
- Transmitting his/her Identifier to the Merchant's terminal using the technology provided in the Application.

A payment summary ticket will be presented to the User once the connection to LYF's server has been re-established; it may subsequently be viewed by the User in his/her Personal Space.

12.2. Irrevocability

It is expressly agreed between the User and LYF that the above payment transactions are irrevocable from the point when the User clicks to validate.

13. Funding Pot

Users may organize and/or participate in a Funding Pot.

13.1 Organization of a Funding Pot

The organisation of a Funding Pot is part of the private sphere and must not be published in any way accessible to the public (social networks, press, etc.).

In addition, the organisation of a Funding Pot should not under any circumstances :

- finance an activity or an illicit event
- finance a project or a professional or similar activity

- finance a political, trade union, religious or similar activity
- finance a solidarity cause or a humanitarian action through an appeal for donations
- to support a transfer of funds abroad for whatever reason (outside the European Union and in Cyprus, Malta, Croatia, Bulgaria)
- serve as a support for the organisation of any gambling (especially lotteries).

Any infraction will result in termination without notice and, in the case of a professional or similar organisation, in the invoicing and deduction from the Funding Pot balance of the payment fees in effect at the date of termination on all transactions carried out via the Funding Pot.

A User may not create more than five Funding Pot pools simultaneously and the maximum number of participants is 200.

In this case, LYF reserves the right to suspend the event, to take the measures provided for in article 9.5 and to reimburse the participants.

Participation in a Funding Pot can be offered to Users via their application or to Non-Users via a dedicated web page.

It is the responsibility of the organising User to indicate at the time of creation :

- the event which is the subject of the Funding Pot ;
- the name of the Funding Pot.

The User then obtains a link (url) to the Funding Pot which he/she can share with participants via any type of communication channel (SMS, email, messaging applications, etc.).

The maximum amount of each Funding Pot is 10,000 euros and its maximum duration is 395 days from its creation.

These amounts will be credited to the Organiser User's Electronic Money Account, after obtaining a Verified Profile in accordance with the terms of article 9.4, regardless of the amount of the Funding Pot.

The user may request, as time goes by and without charge before the Funding Pot is closed, the withdrawal of the amount already collected and make a refund to his/her bank account and/or make purchases from LYF Merchants and/or transfer the amount collected from the Funding Pot to the electronic money account of the beneficiary of the Funding Pot, subject to the applicable thresholds with regard to the beneficiary's Verified or unverified profile in accordance with article 9.4. This withdrawal can only be made by refunding the total amount collected.

When the Funding Pot is closed, the Organising User can, free of charge, ask for the Funding Pot to be refunded to his/her bank account and/or make purchases from LYF Merchants and/or transfer the Funding Pot to the electronic money account of the Funding Pot's beneficiary, subject to the applicable limits with regard to the beneficiary's Verified or Unverified Profile in accordance with article 9.4

The organising User is solely responsible to the participants and to LYF for the information given at the opening of the Funding Pot and the use of the Funding Pot.

Provided that there has been no withdrawal, the Organising User can cancel the Funding Pot by notifying LYF at: aide@lyf.eu. In this case, all participants will be reimbursed at the nominal value of their participation via the payment method they used at the time of participation.

When the prize pool expires, the prize pool will be closed and the funds refunded to the participants.

In the event of the death of the organiser:

- before the closure of the Funding Pot: the Funding Pot will be cancelled and entries will be refunded.
- After the closure of the Funding Pot: Article 20-3 will apply if applicable.

13.2 Participation in a Funding Pot

Any particular rules applicable to the Funding Pot are defined at the sole initiative of the organizer, who may amend them at any time. The last date for collections may be decided at any time by the organizer.

Any User may participate in a Funding Pot on one or more occasions by ordering a payment pursuant to the terms set out in the first paragraph of article 12.1.2.

13.3 Operation

LYF shall not be a party to any dispute arising for whatever reason between the User organizing the Funding Pot and the participants, the organizer having sole responsibility for the information provided on opening of the Funding Pot and/or the use of the sums collected.

The Participants accordingly acknowledge that any questions or claims must be addressed exclusively to the organizing User.

If the organizing User or LYF cancels the Funding Pot, the amount of each participation shall be reimbursed at no cost to each participating User's Electronic Money Account, subject to their compliance with the provisions of article 9.4 if applicable.

14. Tipping functionality

14.1 Description

By creating a QR code to be scanned, this functionality of the LYF PAY application allows Users to collect tips from Users via their LYF e-money account and/or from Non-Users via a credit card payment.

14.2 Conditions

This functionality is reserved for Users with a verified profile and whose activity usually generates the payment of a tip. In this respect, LYF reserves the right to request at any time any document justifying the activity carried out.

Any non-compliant use will constitute seriously reprehensible behaviour leading to the immediate termination of the contract in accordance with article 19.2.

14.3 Amounts

Amounts paid may not exceed 50 euros and collections may not exceed 300 euros over 7 consecutive days.

15. LYF's responsibilities

15.1 With regard to the LYF Electronic Money services

LYF shall execute orders with the diligence expected of a professional on a best-efforts basis. In this respect, it shall be liable only for direct harm resulting from a fault attributable to it. In particular, it shall not be liable in the event of the late or erroneous execution or non-execution attributable to the means of communication used by the User or as a result of incorrect or incomplete information provided by the User.

No financial or contractual penalty may be applied to the User in the event of an error or fault attributable to LYF. Moreover, LYF is responsible vis-a-vis the User for the transmission and correct execution of payment transactions in accordance with the applicable legal provisions.

15.2 With regard to LYF Programme Services

15.2.1 LYF's function

LYF merely hosts Merchant's Information, for which the latter are the sole publishers. In particular, LYF does not exercise a moderator's role, nor does it edit any of the information content hosted.

15.2.2 Relations between LYF and the User

LYF shall use its best efforts to provide the User with the services described in articles 4 and 5, subject to the provisions of article 11.

LYF's liability is strictly limited to this best-efforts obligation, to the exclusion of any other.

In particular, LYF shall have no liability for the Information published in the LYF PAY Application by Merchants, the truthfulness or the accuracy of which it does not guarantee.

This shall also be the case in the event of allegations, indications or presentations that are misleading or could result in error and relating in particular to the existence, availability or nature of the goods and services offered by the Merchants, their key characteristics, price or way in which their price is calculated etc.

Moreover, LYF exercises no control over the quality, safety, legality, authenticity etc. of the products and services presented by the Merchants in the LYF PAY Application.

In addition, in case of payment via a dematerialized meal voucher card in the Lyf Pay app, the identification of the cardholder, the transaction authorization and the payments made to vendor of the meal vouchers in his bank account are exclusively ensured by the aforesaid issuing card network under its own responsibility excluding the responsibility of Lyf.

15.2.3 Relations between the User and the Merchants

Users contract directly with the Merchants and LYF does not in any way intervene in the transactions between Users and Merchants. LYF neither transfers the ownership of goods nor performs services on behalf of Merchants.

Prior to any transaction with Merchants the User should:

- Take notice of the Merchants' legal disclosures and general terms and conditions of sale or provision of services;
- Ensure the balance of their Account is sufficient to make payment for and take delivery of the goods or services bought or subscribed.

15.2.4 Relations between Users

LYF is not responsible for relations between Users.

Users shall not hold LYF liable in any form following payments for goods and/or services.

16. Responsibilities of the User

16.1 General

The User must take all measures to preserve his/her mobile phone and access to his/her Personal Space and the Personalized Security Feature specific to him/her, particular his/her Confidential Code. It must be used in accordance with the provisions of article 8 of these GTC.

The User undertakes to use the LYF PAY Application in accordance with the provisions of these GTC as well as the applicable laws and regulations.

In the event of suspicion of fraud, serious breach or violation of the rights of third parties, or breach of these GTC or, more generally, of laws and regulations, LYF reserves the right to immediately take one of the following measures, sending notice by e-mail:

- To restrict or limit access to and/or use of the LYF PAY Application,
- To delete the User's LYF Profile or close his/her LYF Account and to definitively bar the User from accessing the LYF PAY Application and its services.

16.2 Responsibilities of the User and of LYF in the event of unauthorized payment transactions

In the event of transactions following the loss or theft of the User's mobile phone or Personalized Security Feature the User shall bear, prior to the blocking request provided for in article 9.5, any losses associated with use of the LYF Service up to a maximum of €50. The User shall not be liable if the unauthorized transaction had been made using the User's mobile phone or the associated data without the User's knowledge.

With the exception of those specified below, no transactions shall be borne by the User following a blocking request.

By exception, the User shall bear all losses arising from unauthorized transactions if the losses concerned result from fraudulent acts by the User or if he/she has intentionally or by gross negligence not satisfied the conditions set out in articles 6.2, 7.4, 8 and 9.5 of these GTC.

17. Reimbursement of unauthorized or defectively executed transactions

LYF shall reimburse the User:

- With the amount of debits contested by the User in good faith in cases of loss and/or theft, fraudulent use or misappropriation of his/her Personal Space or mobile phone on which the LYF PAY Application is installed together with the associated data, for transactions taking place before the blocking request pursuant to article 14.2,
- With the amount of all debits contested by the User in good faith for transactions taking place after the blocking request pursuant to article 14.2 in such a way that the Electronic Money Account debited is returned to the position it would have been in if the contested transactions had not taken place,
- With the amount of all debits corresponding to defectively executed transactions.

18. Pricing

LYF Services and the use of LYF Programme Services described in article 5 are free for the User, other than the connection charges, which are invoiced to the User directly by the phone operators and Internet access providers.

19. Changes to the Agreement terms and conditions

All proposed changes to this Agreement shall be communicated in writing to the User on a durable medium no later than two months before the proposed application date. Such changes shall be deemed accepted by the User in the absence of written notice to the contrary from the User within the two-month period. If the User refuses to accept the proposed amendment, he/she may terminate this Agreement before the date on which the amendment enters into force.

Changes, particularly technological changes, in the access and contact conditions and functionalities of the Service are not considered as changes to the Agreement terms and conditions other than those related to Electronic Money services, nor are changes to the characteristics of or the addition of new services to the LYF Programme. Such changes will be notified to the User by any means. If LYF is unable to maintain or decides to interrupt a functionality, it undertakes to inform the User by any means.

20. Term of the Agreement – Termination

20.1 Term of the Agreement

This Agreement is entered into for an indeterminate period. LYF or the User may terminate it in accordance with the terms and conditions set out below.

20.2 Termination of the Agreement

This Agreement may be terminated by either party by giving 30 days written notice for the User and 60 days for LYF. However, the notice period is waived for LYF in the event of the User's seriously reprehensible behaviour or if circumstances provided for in the applicable regulations make it impossible to maintain the Service. Termination will entail withdrawal of the Service. The User will not be charged if the Service is withdrawn.

However, it is expressly agreed that any use of the LYF PAY Application for business purposes in the context of article 12.1.2 will be subject to termination without notice and will entail the invoicing of payment commissions on the termination date on all transactions performed via the Application.

On termination of this Agreement by either party, the User may request reimbursement of the remaining balance on his/her Electronic Money Account, subject to the unwinding of any transactions in progress.

Pursuant to article L561-12 of the French Monetary and Financial Code, personal data relating to your identity will be retained for five years from the date the contractual relationship ends.

20.3 In the event of the User's death

As soon as LYF is advised of the User's death, the service will be blocked and no debit or credit transaction initiated after the death will be processed until the rights of the heir(s) have been established or instructions have been received from the notary responsible for the succession.

21. Data processing and civil liberties

The User's personal data collected by LYF pursuant to this Agreement or subsequently during a business relationship will be subject to automated processing pursuant to the French Data Protection Law (*loi Informatique, Fichiers et Libertés*) of 6 January 1978, as amended, and European Regulation 2016/679 of 27 April 2016 (the General Data Protection Regulation). Such data are mainly used by LYF for the following purposes: execution of the agreement and management of the Electronic Money Account, relationship management in the context of the LYF Programme, statistical studies, risk assessment, anti-money laundering and combating the financing of terrorism, security and the prevention of non-payment and fraud, LYF's legal obligations, collections and legal and regulatory obligations, prospecting and commercial steering.

The User has the right to access and rectify his/her personal data and the right to object to the use of said information, particularly for business prospecting purposes. These rights may be exercised using the standard form available in the "Contact" tab of the Application or the website www.lyf.eu.

Anonymized generic data shall also be transmitted to Merchants for statistical and customer management purposes.

The personal data charter may be viewed via the Application or the website www.lyf.eu.

22. Professional secrecy

LYF is subject to professional secrecy obligations with respect to confidential information concerning the User.

However, such secrecy obligations may be waived in favour of certain third parties in order to satisfy legal or regulatory obligations and particularly in favour of the Banque de France, the supervisory authorities and the courts.

LYF may also disclose information covered by professional secrecy obligations to the persons with which it negotiates, concludes or executes certain transactions as specified in article L. 511-33 of the Monetary and Financial Code.

23. Communication - information

23.1 Acceptance of the use of electronic media

The User accepts that LYF shall communicate with him/her using e-mails, text messages, or notifications sent by any other remote communications media in connection with these GTC and their execution.

23.2 Agreement language and durable medium

Communications between LYF and the User shall be in the French language and all information and notices shall be sent by electronic means on a durable medium.

The User may at any time request communication of the details of these Terms and Conditions on paper or any other durable medium. LYF may not refuse to accept a paper communication.

LYF is subject to supervision by the French Prudential Supervision and Resolution Authority, located at 61, rue Taitbout 75436 Paris Cedex 09. Licenses and authorizations pertaining to LYF may be viewed on the Banque de France website (www.banquedefrance.fr).

24. Evidence

24.1 Written evidence (article 1375 of the French Civil Code (*code civil*))

The Agreement concluded between LYF and the User is established and conserved pursuant to articles 1366 and 1367 of the Civil Code; each party may have access to it.

24.2 Evidence of transactions – evidence in any form

If the User asserts he/she has not consented to a payment transaction, it is LYF's responsibility to provide evidence that the transaction was authenticated, duly registered and accounted for in accordance with best industry practice and had not been affected by any technical failing. Such evidence may be provided in any form, in particular in recordings of connections to the User's Personal Space or their reproduction on an IT support media of the use of the LYF Service and Personalized Security Feature.

LYF may use such recordings as justification for allocation of the transaction to the User's Electronic Money Account.

Moreover, both LYF and the User may provide evidence in any form of any legal act or fact, even beyond the legal upper limit provided for in article 1359 of the Civil Code; in particular, it may evidence any act or fact using recordings made in strict compliance with the law and particularly the provisions relating to professional secrecy, whether such recordings are computerized, telephonic, telematics, videos, electronic mail or text, photocopies or any other form of usually admissible evidence. The User accepts that LYF may correspond validly with him/her via the aforementioned communication media.

25. Anti-money laundering and combating the financing of terrorism

In the context of anti-money laundering and combating the financing of terrorism legislation, LYF shall, in the conditions described in article 9.4 of these GTC, identify the Users of the contractual relationship including, if applicable, the effective

beneficiary within the meaning of article R. 561-1 of the Monetary and Financial Code. This obligation shall be incumbent on LYF throughout the contractual relationship. Accordingly, LYF must on the one hand update the User's identification data and, on the other hand, examine carefully all transactions performed. To do this, it will require sight of any written documents evidencing the User's identity and of supporting documentation for the context of transactions.

The User undertakes to comply with all requests for supporting documentation received from LYF in order to comply with this regulation. The User also undertakes to use his/her Electronic Money Account only for his/her own transactions. Any exception to this rule is prohibited and may result in termination of the relationship.

26. Protection of customers' funds

The funds collected in exchange for the issue of Electronic Money are protected, in accordance with the terms of article L. 613-30-1 of the Monetary and Financial Code, against any recourse by the Electronic Money institution's other creditors, including enforcement or insolvency procedures opened against the institution.

The funds collected are deposited in a ring-fenced account held in a credit institution, in all circumstances no later than five business days after issue of the Electronic Money.

27. Sanctions

Any false declaration will be subject to the sanctions provided for by law.

Any false declaration or abusive use of the LYF services may also result in termination as provided for in article 18.2 of these GTC. All actual costs and expenses incurred for the enforced recovery of transactions pursuant to an enforcement order shall be borne by the User.

28. Inactive accounts

In the case of an inactive account within the meaning of Law No. 2014-617 of 13 June 2014, the credit balance of the Account is kept available to the User for the legal deadlines.

For the maintenance of an inactive account Lyf may annually deduct fees and commissions under the conditions provided for in Article R. 312-19 of the French Monetary and Financial Code, which will be deducted from the credit balance. Lyf may close an inactive account with a zero balance.

29. Claims – Mediation and Recourse

Users' requests in relation to the proper execution of this Agreement or any claims or requests for information concerning the services offered by LYF should be made directly to LYF:

- Using the contact form available on line at www.lyf.eu.
- By telephone to +33 (0)969 368 738 (standard rate call, lines open from Monday to Friday from 09.00 to 20.00)

In the event of an unsatisfactory response, the User may send a message to the address "[réclamation@lyf.eu](mailto:reclamation@lyf.eu)" detailing his/her request and the response previously given.

The time limit for processing complaints is as follows:

- ten working days from receipt of the complaint, to acknowledge receipt, unless the User receives a reply within this period.
- two months between the date of receipt of the complaint and the date of dispatch of the final response to the User

In the event of continuing difficulties relating to the issue and/or management of Electronic Money, the User may refer the matter to the mediator free of charge by writing to:

- Médiateur de l'AFEPAME, 36 rue Taitbout, 75009 Paris.

The mediator will rule within two months of the referral date on matters eligible for mediation.

30. Applicable law and competent jurisdiction

The law applicable to pre-contractual relations and to the Agreement is French law. In the event of disputes, the competent jurisdiction shall be determined by application of the French Code of Civil Procedure (*code de Procédure Civile*) without prejudice to mandatory provisions that apply according to the User's place of residence.

31. Force Majeure

In no circumstances shall LYF be held liable if the non-execution of its obligations results from a case of force majeure within the meaning of article 1218 of the Civil Code.

This includes, in particular: natural disasters, fires, internal or external strikes, breakdowns, shortages, wars, electricity failures, telecommunication network problems, loss of Internet connectivity attributable to public or private operators and, more generally, any event outside LYF's control making it impossible to perform the Agreement, including any event attributable to the User or a third party.

32. Intellectual property

The LYF PAY Application, in particular its graphic charter, constitute an intellectual work protected by authorship rights pursuant to article L. 111-1 of the French Intellectual Property Code (*code de la propriété intellectuelle*). Any representation or reproduction is strictly prohibited.

LYF general terms and conditions for users v.6.1