Our Webshop provides to its customers a secure bank card payment solution provided by CIB Bank. Security is based on data separation. The Webshop receives the information related to the order from the customer, and CIB Bank receives only the card data required for the payment transaction through the payment page that features a 256-bit TLS encryption. The Webshop is not informed about the data content of the payment page, these can only be accessed by CIB Bank. You will be notified of the result of the transaction on the website of the Webshop following payment. Your Internet browser must support TLS encryption in order to be able to pay by card.

The consideration for the "purchased goods/services" and the amount paid will be immediately blocked on your card account. Please read our detailed prospectus.

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# Welcome to our Webshop equipped with CIB Bank's secure online payment solution!

Here's a brief overview of the security features of the shopping process.

## Factors to pay attention to during shopping

- Read the information about our Webshop, the conditions of purchase and the conditions of delivery and payment.
- Consult the security conditions provided by the Webshop, as these guarantee the security of your data.
- Keep track of the information related to your purchase.
- Keep track of your payment transaction information (transaction ID, authorisation number).
- Make sure that your confidential card information is never accessed by an unauthorised person.
- Use a browser that supports TLS encryption.

### About security

TLS stands for Transport Layer Security. Our bank has a 256-bit encryption key that protects the communication channel. A company called VeriSign allows CIB Bank to use the 256-bit key that helps us ensure the secure TLS-based encryption. Currently, 90% of the world's ecommerce uses this encryption method. The browser used by the customer encrypts the card holder's data with the help of TLS before sending said data; thus, the data is sent to CIB Bank in encrypted form and cannot be interpreted by unauthorised persons.

#### Accepted cards:

CIB Bank's online payment system supports the use of Mastercard/Maestro bank cards, VISA and VISA Electron bank cards belonging to the VISA product family (Electron cards can only be used if authorised by the issuing bank) as well as web cards suitable for online use.

#### Payment steps

- 1. On the Webshop's website, select the goods/services the price of which you wish to pay by bank card.
- 2. Following this you will be redirected to CIB Bank's site that guarantees secure payment, where you will need to provide your card details to start the payment process.

- 3. After entering the card details, you can initiate the transaction by clicking on the Payment button.
- 4. After successful authentication, the payment process will continue.
- 5. After payment is completed, you will be redirected to the site of the Webshop, where you will receive a confirmation of the result of the transaction.

In the event of payment by bank card, after a successful transaction - this means acceptance after verifying the validity of the bank card and the availability of necessary funds - CIB Bank will start debiting the Card Holder's account with the consideration for the goods or services.

If you are not redirected from the payment page to the site of the Webshop, the transaction will be considered unsuccessful. If you click on the "Back/Refresh" button of the browser on the bank payment page, or close the browser window before being redirected to the webshop, the payment will be considered unsuccessful.

If you would like to receive additional information about the result of the transaction - and in case of its failure - about the reason and the details, please contact your account managing bank.