

Woolsocks AG

General Terms and Conditions

Version 1.1 – May 2023

1 SCOPE OF APPLICATION

These General Terms and Conditions ("**GTC**") apply to the entire business relation between you as a customer ("**You**" or "**Your**") and Woolsocks AG with registered address on Werftstrasse 4A, 6005 Luzern, Switzerland, registered in the Commercial Register of the Canton of Lucerne under number CHE-328.679.380 ("**Woolsocks**") as a provider of a mobile application ("**Woolsocks App**") and a website www.woolsocks.eu (together the "**Woolsocks Platform**").

2 THE SERVICES

2.1 The following services (the "**Services**") are available through the Woolsocks Platform:

- Access to account information services ("**Account Information Services**") provided by BudgetBakers s.r.o. with registered address on Radlická 180/50, Smíchov, 150 00, Prague 5, Czech Republic, registered with the Czech Public Register under number 02882957 and licensed as an Account Information Service Provider by the Czech National Bank under number 48136450 ("**BudgetBakers**"). The Account Information Services consists of retrieving payment data from the financial accounts, such as payment accounts, You have decided to connect via BudgetBakers. This data is shared with Woolsocks with your consent and then processed and displayed by Woolsocks to deliver financial insights on the Woolsocks Platform or made available to You by other means.
- Access to cancellation services ("**Cancellation Services**") provided by GoCancel B.V. with registered address on Gustav Mahlerlaan 1025, 1082 MK Amsterdam, the Netherlands, registered with the Netherlands Chamber of Commerce under number 83708847 ("**GoCancel**"). The Cancellation Services consist of services that enable You to send a cancellation request to companies that offer ongoing subscriptions.
- Access to banking services ("**Banking Services**") provided by Solarisbank AG with registered address on Cuvrystrasse 53, 10997, Berlin, Germany, registered with the District Court of Charlottenburg under number HRB 168180 B and licensed as a Credit Institution by the BaFin under number 10143626. The Banking Services consist of services that allow You to save money by depositing it on a Solaris bank account.
- Access to different Cashback Services ("**Cashback Services**"). The Cashback Services consist of rewards and personalised deals for purchasing goods and services with merchants using the Woolsocks Platform. Each reward will only be granted based on specific conditions per deal. Purchases are identified using Affiliate Link tracking technologies, or by identifying transactions using the Account Information Services. The Cashback Services also include a donation feature where You can donate Your future rewards to a goal of Your choice and an Instant Pay-out feature where You can have Your Cashback paid out directly. Woolsocks also grants auto rewards for purchases at the merchants, identified from the payment data of Your connected bank account.
- Access to product deals ("**Product Deals**") provided by merchants and other businesses (the "**Merchants**") through the Woolsocks Platform. The Product Deals are offered a discount which You can receive from the Merchant directly at their premises. To enable some of the Product Deals, You might need to allow to share Your geographic location details with Woolsocks and You might need to be present at the Merchant Premises while activating the Deal to confirm it at the counter.
- Access to the ASK-Opinions Panel, which offers an opportunity to earn savings stamps. By registering as a member of the ASK-Opinions Panel, Woolsocks Members can participate in surveys and receive savings stamps and/or Cashback on the Woolsocks platform. The service is provided by ASK-Opinions B.V..

- Woolsocks can offer additional services in the Woolsocks Platform.

2.2 The GTC are supplemented by the respective terms and conditions applicable to each of the Services provided by third parties, such as BudgetBakers, Go-Cancel and Solarisbank or any other company or partner offering its products or services through the Woolsocks Platform. In case of conflict between the provisions of the GTC and the BudgetBakers terms and conditions and/or Go-Cancel terms and conditions, the GTC shall prevail.

3 WOOLSOCKS ACCOUNT

3.1 You must be 18 or older to register in the Woolsocks Platform and should not be subject to any type of guardianship that restricts You from entering into contractual relationships.

3.2 You must be a consumer to register in the Woolsocks Platform.

3.3 You must reside or be established in the European Economic Area and have a SEPA Bank account (so you can pay out your cashback).

3.4 You cannot have more than one Woolsocks Account.

3.5 You should register in the Woolsocks Platform with Your personal e-mail address.

3.6 The Woolsocks Platform is not directed to persons who reside in jurisdictions in which the provision of the Services is not permitted. Persons who are located in such jurisdictions should not use the Woolsocks Platform.

3.7 While Woolsocks will do its best effort to allow for uninterrupted availability of the Woolsocks Platform, Woolsocks cannot guarantee that this will always be the case.

3.8 Woolsocks may modify or discontinue the Woolsocks Platform or parts thereof. In particular, Woolsocks may modify the format and content of the Woolsocks Platform and/or the requirements for the devices through which You access the Woolsocks Platform from time to time. This may mean that Woolsocks may discontinue the service for outdated versions of an operating system and outdated versions of the Woolsocks Platform.

4 AUTO REWARDS

4.1 Auto rewards is a method for earning cashback automatically when making a purchase using a payment method linked with your connected bank account at one of the selected merchants.

4.2 You are entitled to receive an Auto Reward for an amount as indicated for that Merchant on the Woolsocks Platform if:

- You connect Your bank account through the Woolsocks Platform prior to a purchase;
- You consent to the sharing of the necessary personal data related to Your payment transactions by BudgetBakers with the affiliate Network and subsequent processing by the same as set out in its privacy statement prior to a purchase; and
- You make a purchase using a payment instrument (e.g. debit card) directly linked to the connected bank account; if you don't use a payment method directly linked (e.g. voucher or Gift Card from a third party or the user of a payment service from a third party) to your connected bank account, you might be unable to receive Auto Rewards.

4.3 Woolsocks may decide to retroactively award You an Auto Reward.

4.4 Woolsocks reserves the right to limit the amount of Auto Reward per purchase, merchant, and/or calendar month.

4.5 Some deals might be conditional, they might be available for a limited time and the offer might differ per user. Some deals require to be activated by You before You are eligible to earn the reward. Additional conditions may apply and can be displayed in the platform.

4.6 Woolsocks may grant You an Extra Reward at its sole discretion.

4.7 Woolsocks reserves the right to cancel and/or not to grant any Auto Rewards in case any of the conditions are not fulfilled or Woolsocks suspects fraud or abuse of the service.

5 ONLINE AFFILIATE CASHBACK

5.1 Online affiliate cashback is a method for earning cashback when purchasing online in a website or webshop.

5.2 You are only entitled to an Online affiliate Cashback if:

- You visit the Webshop through the Woolsocks Platform;
- You do not visit any other Webshop during the online purchase;
- You enable all cookies of the relevant Webshop to allow the Website to track the online purchase;
- You use a browser without adblockers;
- the Webshop approves the Transaction;
- the Webshop pays the relevant Cashback and any other fee due by the Webshop in relation to that specific Online Purchase – either directly or indirectly through an affiliated marketing network – to Woolsocks;
- the online purchase was not fully or partially cancelled or returned by You; and
- You are not suspected of fraud or abuse with respect to the Cashback Services.
- Woolsocks reserves the right to cancel and/or not to grant any Cashback in case any of the conditions are not fulfilled.

5.3 If a cashback Transaction is not recorded in Your Cashback Sock 72 hours after an online purchase, You can submit a ticket to report the undetected online purchase. Such ticket should include ordering details and proof of purchase. This must be done within 30 days after the online purchase. Woolsocks will attempt to find out why the online purchase was not detected and whether the cashback can be granted. Woolsocks is not obliged to handle undetected online purchases that are older than 30 days.

6 MAGIC GIFT CARDS

6.1 Woolsocks and/or any of the partners on the Woolsocks Platform can award you Magic Gift Cards at their sole discretion and under the conditions they might define from time to time.

6.2 A Magic Gift Card might be awarded to users that fulfil the conditions defined in the Woolsocks Platform and Woolsocks can also make Magic Gift Cards available for purchase in the Woolsocks Platform.

6.3 A Magic Gift Card is not a payment instrument and cannot be used at any point of sale.

6.4 The value of an Magic Gift Card is rewarded to Your Cashback Sock after you make a purchase using a payment instrument linked to Your connected bank account.

6.5 Therefore, a Magic Gift Card can only be used with a connected bank account on the Woolsocks Platform.

6.6 The Magic Gift Cards are part of the Auto Reward Service. The applicable terms of the Auto Reward Service apply accordingly.

7 GROCERY CASHBACK

7.1 Grocery cashback can be offered in the Woolsocks Platform.

7.2 By uploading a picture of a receipt eligible for Grocery Cashback, You are eligible to a specific Cashback after purchasing a certain product. The right to this Grocery Cashback may be subject to further conditions, which can be stated on the Woolsocks Platform and may need to be accepted by You to participate in the Grocery Cashback. The conditions for a promotion may deviate from these General Terms and Conditions. Where appropriate, any contradiction, the terms of such promotion shall prevail over these Terms and Conditions, insofar as it relates to a promotion to which those terms apply.

7.3 To make use of the Grocery Cashback, You must first purchase the product in question. The purchase can be made in any store that carries the promotional product in the range listed in the Woolsocks Platform and/or the specific promotion conditions. To participate in the Grocery Cashback, You then must upload a picture of the receipt of the product in question to the Woolsocks Platform. The date and time of the upload of the receipt to the Woolsocks Platform are the time of submission regarding the eligibility for the Grocery Cashback or promotion, for which the data on the Woolsocks Platform is considered as compelling evidence, unless You can demonstrate that the data is incorrect and/or that You have uploaded the receipt at another time.

7.4 Unless otherwise stated, a receipt can only be used once per promotion, per account number and per person. Unless otherwise stated, a receipt can be used up to twice per household.

7.5 The picture of the receipt must at least meet the following requirements and contain the following information:

- It must be original, legible and sharp (photographed) and in good quality, to be received by Woolsocks in a timely manner;
- A description of the purchased product as specified in the Offer;
- The purchase price of the product and any other discount promotions must be clearly legible;
- The (company)name of the (web)store where the product was purchased;
- The (location)place of the store where the product was purchased;
- The date and time when the product was purchased;
- Receipts (printed on A4) obtained from the supermarket service desk do not count as original receipt and are not processed;
- When purchasing a product from a web store, the order details must also be sent in addition to a receipt.

7.6 Woolsocks has the right to reject a picture of a receipt at any time, partly because, in Woolsocks' opinion, it does not meet the requirements listed in this Article, the picture (is partly) blurry or illegible, the receipt contains (manual) adjustments or Woolsocks doubts the legality of the receipt for any reason.

7.7 You guarantee that the data provided under this provision is correct, complete and up-to-date. Woolsocks is not liable for damage resulting from incorrect, incomplete or information that is not up-to-date provided by You.

7.8 The payment of the Cashback to You is at all times dependent on Woolsocks' acceptance of the receipt and the payment by the provider of the Cashback to Woolsocks. Woolsocks is never obliged to pay any Cashback to You, insofar as Woolsocks has not received the (full) amount from the provider and Woolsocks also does not accept any liability for this.

7.9 When the receipt has been accepted by Woolsocks and Woolsocks has received amount from Provider, Woolsocks will pay the Cashback amount to You within two working days to your Cashback Sock in the Woolsocks Platform.

7.10 If You return or cancel a product or service that allows You to participate in an Offer, the right to participate lapses and You are obliged to provide and/or return any benefits, return cashbacks and/or discounts to Woolsocks.

7.11 Woolsocks is at any time entitled to set off amounts, from any source, against amounts that Woolsocks owes to You. You do not have the power to set off.

7.12 You must keep the original receipts for 4 weeks after the Action has ended.

7.13 If You have used a discount in the (web) store, Woolsocks will calculate the Cashback over the total amount (minus the retail discount) of all purchased promotional products, such as:

- With a 1 + 1 promotion in the (web) store, You receive 50% cashback over the total amount of 2 pieces. For example: 2 products of € 5.00 for € 2.50. Woolsocks gives 50% Cashback = € 1.25 over this total amount.
- With a 2 + 1 promotion in the (web) store, You receive 33.33% Cashback over the total amount of 3 pieces.
- With a 2nd half price promotion in the store, You receive 50% cashback over the total amount of 2 pieces.

7.14 The maximum discount on alcoholic beverages is legally restricted in some jurisdictions and may also be limited in your country of residence. The maximum Cashback on alcoholic beverages is therefore limited to this legal maximum, calculated from the recommended price. When You purchase the promotional product cheaper, the difference of the Cashback amount will be deducted.

8 OTHER PROMOTIONS

8.1 Woolsocks can offer other promotions on its Platform, which are defined in the specific Promotion Conditions and can consist of an offer, limited in duration and/or available number. You can only participate in and use a specific promotion if You act in accordance with these General Terms and Conditions and the specific Promotion Conditions. Late, incomplete or incorrect entries or - if applicable - when the total number of available Cashbacks for a specific promotion has been reached by You at the time of submission will not be processed.

8.2 Participation in a specific promotion of a Provider is subject to the following terms and conditions:

- If applicable, You buy the specific product of the promotion in a (web)store of your choice and keep the receipt.
- You activate the specific promotion in the manner indicated on the Woolsocks Platform. This almost always requires an upload of a picture of the receipt, whereby the receipt must at least meet the requirements as included in these Terms.
- You, if applicable, can also scan the barcode of the product using the Woolsocks Platform.
- You, if applicable, choose the correct specific promotion by checking it.

In some cases, the receipt can be used for multiple promotions at the same time.

- You fill in all requested (personal) data and complete the request. The current Privacy Statement is part of these General Terms and Conditions; when using a specific promotion, You also expressly accept them (again).
- You guarantee that the information provided is correct, current and complete. Woolsocks is not liable for any damage resulting from incorrect information.
- Participation in a specific promotion and/or submitting a receipt is only possible until 11.59 pm on the day the specific promotion ends.

- Applications are processed in order of entry to the Woolsocks Platform. When a specific promotion has limited numbers and these available (limited) numbers have all been used, no application can be made and/or will it not be handled by Woolsocks, even if the product has already been purchased by You.

9 PAYMENT OF CASHBACK AND INSTANT PAY-OUT

9.1 If you have a connected Bank account in the Woolsocks Platform, You may choose to enable Instant Payout function for faster payout of pending Cashback.

9.2 The amount of cashback available for payout, is determined by Woolsocks and may differ per user.

9.3 Any cashback is available for pay out if so indicated in the Woolsocks Platform.

9.4 Woolsocks can pay out all Cashbacks available for pay out as visible in the Cashback Sock if the following conditions are met:

- The amount is at least EUR 1;
- You made a pay-out request;
- You have entered a valid IBAN, the corresponding Account Holder name and date of birth.
- You have acted in accordance with these General Terms and Conditions.
- Woolsocks can restrict the use of the Instant Pay-out function considering, for example:
- You have no active Bank Account connected to our Account Information Services
- Your Cashback Services usage and history;
- the rejection rate of pay-outs by the shop where the online purchase took place to Woolsocks; and
- Your probability of default calculated based on Your payment data.

9.5 You must provide a valid mandate for a SEPA Direct Debit through the Woolsocks Platform and not revoke such mandate until all claims for Instant Pay-out have been satisfied.

9.6 Woolsocks will provide reasonable efforts to ensure the Instant Pay-out takes place within two weeks after a request was made.

9.7 The pay out will be made to the provided IBAN.

9.8 Woolsocks might require additional information to process the pay out to the indicated account, such as, but not limited to, the account holders name, last name, date of birth or domicile.

9.9 Should the Cashback be cancelled pursuant to the General Terms and Conditions after the Instant Pay-out function was used, then Woolsocks will either:

- settle its claim with any amount due to You;
- execute the SEPA Direct Debit granted by You; or
- start a recollection procedure.

9.10 When a recollection procedure is required, Woolsocks may charge You:

- from the moment the claim is due and cannot be settled with any amount available Your personal overview or debited after the first attempt an unsuccessful SEPA Direct Debit is made, the interest as set by mandatory law or, in the absence thereof, an interest rate of 5% per year; and
- any costs associated with the recollection procedure, such as but not limited to, out-of-court collection costs and judicial collections costs to the maximum extent permitted by mandatory law.

9.11 Woolsocks may offset any claims, debts or liabilities owed by You against any amounts that Woolsocks owes to You. However, You shall not be entitled to offset any claims, debts or liabilities owed by Woolsocks against any amounts that You owe to Woolsocks.

9.12 Woolsocks may transfer any of its rights and obligations in relation to the recollection of its claim to a third party, such as but not limited to, a partner platform and/or any other third party.

9.13 The Instant Pay-out function cannot be used for pay-outs to Fundraisers.

9.14 Woolsocks will only process one pay-out request at the time. A new pay-out request can only be submitted after the previously submitted pay-out request has been processed by Woolsocks.

9.15 The Cashback is not transferable to another User or personal overview except for donations to Fundraisers or other third parties as indicated on the Woolsocks Platform.

9.16 Any Cashback may be cancelled by Woolsocks if You breach the Terms and Conditions, the conditions for receiving the Cashback are not or no longer met and/or if you have requested the deletion of Your Account.

9.17 Any Cashback not paid out after the deletion of Your account and/or if You do not login into Your account for a period of 12 Months will expire and You will no longer be able to claim or pay it out.

10 GIFT CARDS

10.1 Woolsocks resells Gift Cards from different Gift Card providers in the Woolsocks Gift Card Shop. Woolsocks is not the issuer of these Gift Cards and additional Terms, depending on the issuer, can apply. The additional conditions will be available on the Woolsocks Platform.

10.2 The Gift Card purchase might be rewarded with a Cashback in Your Cashback Sock.

10.3 Woolsocks can make available different payment service providers to process Your payments in the Woolsocks' Gift Card Shop. In this case, you might be redirected to a third party for processing of the payment and additional conditions may apply.

11 PAY LATER

11.1 Woolsocks offers an invoicing service that allows You to pay your purchases in the Platform up to 30 days after the purchase. Woolsocks decides to make this service available to the users at its own discretion and may restrict it as it deems appropriate.

11.2 To be able to make use of this function You need to:

- Have an active connected bank account on the Woolsocks Platform
- Have a verified telephone number registered on the Woolsocks Platform
- Have a completed Your profile on the Woolsocks Platform, including, for example, your name and address, among others.

11.3 At Woolsocks sole discretion, You might have to provide a valid mandate for a SEPA Direct Debit through the Woolsocks Platform and not revoke such mandate until all claims in relation to the Pay Later function have been satisfied.

11.4 The Pay Later function is offered without any additional fees or charges if paid in time and according to any additional terms and conditions.

11.5 In the event that you do not meet all or part of your payment obligations according to the applicable terms, You will, without any further reminders, fall into default and be obligated to pay 5% default interest. Woolsocks will send you a reminder, free of charge, before the payment period has expired. Additionally, Woolsocks is entitled to charge a reminder fee of up to EUR 25 as well as other fees, specifically for the costs of possible recollection processes.

11.6 If a recollection procedure is required, Woolsocks may charge You:

- from the moment the claim is due and cannot be settled with any amount available Your personal overview or debited after the first attempt an unsuccessful SEPA Direct Debit is made, the interest as set by mandatory law or, in the absence thereof, an interest rate of 5% per year; and
- any costs associated with the recollection procedure, such as but not limited to, out-of-court collection costs and judicial collections costs to the maximum extent permitted by mandatory law.

11.7 Woolsocks may transfer any of its rights and obligations in relation to the recollection of its claim to a third party, such as but not limited to, a partner platform and/or any other third party.

11.8 Woolsocks may offset any claims, debts or liabilities owed by You against any amounts that Woolsocks owes to You. However, You shall not be entitled to offset any claims, debts or liabilities owed by Woolsocks against any amounts that You owe to Woolsocks.

11.9 Failure to comply with Your obligations, e.g. settle your invoice in time, can lead to additional service restrictions on the Woolsocks Platform.

12 WIN PROMOTIONS AND GAME CONDITIONS

12.1 Win Promotions can be offered in the Woolsocks Platform. By participating in the Win Promotion, You have a chance of winning a prize.

12.2 Participation in a Win action is excluded for Woolsocks employees, as well as anyone who is involved in any way, directly or indirectly, in an organizational sense, in the Win Promotion.

12.3 Further conditions may be attached to participation in the Win Promotion, for example by means of specific Promotion Conditions, which are stated in the Woolsocks Platform and must be accepted by You to participate in the Win Promotion.

12.4 The Promotion Conditions may include information about the name of the Provider, the product or service to be extracted, its value and how You can participate, the duration of the Promotion, when the announcement of the winner(s) will be made, how You are informed and any participation costs.

12.5 Prices are not exchangeable for cash or other prices and cannot be exchanged for other services/products of Woolsocks or the Provider. There is no replacement value for a price refused by You. If the prize is refused or not collected/received within 3 months, it will fall to the relevant Provider.

12.6 Unless otherwise stated in the specific Promotion Conditions, the winner of the Win Promotion will be selected by any draw immediately after the promotion period and will be notified as soon as possible. Winning a prize is only reserved for participants older than 18 years.

12.7 You guarantee that the personal data provided for the Win Promotion is correct, complete and up-to-date. Woolsocks is not liable for damage resulting from incorrect, incomplete or information that is not up-to-date provided by You.

12.8 Woolsocks is not liable for damage resulting from use or misuse of a price or responsible for any additional costs arising from participation in a Win Promotion.

13 WOOLSOCKS SAVINGS PROGRAM

13.1 Woolsocks can offer Savings Promotions that reward you with stamps for a Savings Card that, when completed, can be redeemed for a reward on the Woolsocks Platform.

13.2 If you have not connected your Bank account using the Woolsocks Platform, the following conditions will apply:

- You will get one stamp for each uploading receipt for a purchase of up to the €20.
- From €20 you get 2 coupons, from €30 3 coupons, and so on.

13.3 With a full Savings Card, You will get access to a shop on the Woolsocks Platform to buy different products, tickets and more for a discounted price.

13.4 If you have a connected Bank account, you can upload a picture of the receipt to receive a stamp on your Savings Card.

13.5 You will receive a Cashback to you Cashback Sock for every full Saving Card.

13.6 Every stamp you receive will give you an opportunity to “Spin-and-Win”. The specific Terms of this function are displayed in the Woolsocks Platform.

13.7 Each full Savings Card will be eligible to participate in the Super Cashback Friday, where additional prices in form of products and/or Cashback will be awarded to some users. The specific Terms of the Super Cashback Friday are displayed in the Woolsocks Platform.

14 PRODUCT PACKAGES AND OTHER SAVINGS PROMOTIONS

14.1 If a promotion refers to the delivery of a product or service to a You, the following conditions apply.

14.2 If the promotion, links You to a (website or offer of a) Provider who enters into an agreement directly with You – Woolsocks is not a party to that agreement.

14.3 In addition to the general terms and conditions of the Provider, these General Terms and Conditions apply.

14.4 Unless otherwise required by law, the conditions for withdrawal established under this paragraph shall apply. Additional conditions can be defined in the applicable specific Promotion Conditions.

14.5 When a promotion involves the delivery of products, you have a right to withdrawal in the following cases:

- When purchasing products, You have the option to dissolve the agreement without giving any reason for 14 days. The period starts on the day after receipt of the product by You or a representative designated in advance by You as announced to Woolsocks.
- When purchasing a service by distance, You are only entitled to dissolve the contract without giving any reason for 14 days after the contract has been concluded.
- During the reflection period, You will handle the product and packaging with care. You will only unpack or use the product to the extent necessary to assess whether he wishes to keep the product. If You exercises Your right of withdrawal, You will return the product with all accessories supplied and – if reasonably possible – in the original condition and packaging to Woolsocks, in accordance with the reasonable and clear instructions provided by Woolsocks. In the event of continued use than necessary (to determine the nature, characteristics and functioning of the product), You are liable for impairment.
- If You wish to exercise Your right of withdrawal, You are obliged to do so within 14 days, after receipt of the product or regarding the agreement for the service. You must make the notification via the return form which can be requested via support@woolsocks.eu. After You have indicated that You wish to make use of Your right of withdrawal, You must return the product without delay and in any case within 14 days after the issue of the declaration of dissolution. You must prove that the delivered goods have been returned in time, for example by means of proof of shipment.
- If You have not indicated that You wish to make use of his right of withdrawal during the applicable period resp. have not returned the product to Woolsocks, the purchase is a definitive.
- Costs in case of withdrawal
 - i. If You exercise Your right of withdrawal, the costs of return will be at Your account.
 - ii. If You have paid an amount, Woolsocks will refund this amount as soon as possible, but no later than 14 days after withdrawal. The condition is that the product has already been received back by Woolsocks or conclusive proof of complete return can be submitted.
- Exclusion of right of withdrawal
 - i. Woolsocks may exclude Your right of withdrawal for products and services. The exclusion of the right of withdrawal only applies if Woolsocks has clearly stated this in the specific Promotion Conditions, at least in time for the conclusion of the agreement.

ii. Exclusion of the right of withdrawal is only possible for products:

- Which have been created by Woolsocks according to Your specifications. Manufactured items, which are not prefabricated, and which are manufactured on the basis of Your individual choice or decision, or which are clearly intended for a specific person.
- which are clearly personal in nature (e.g., merchandise with Your name);
- which by their nature (cannot be returned for reasons of health protection or hygiene and of which the seal has been broken after delivery) (e.g. self-testers);
- which have a limited shelf life and can spoil or age within the legal reflection period;
- the price of which is subject to fluctuations in the financial market over which Woolsocks has no influence;
- the supply of newspapers, magazines or magazines, with the exception of an agreement for the regular delivery of such publications;
- for audio and video recordings and computer software of which You have broken the seal.

iii. Exclusion of the right of withdrawal is only possible for services:

- concerning accommodation, transport, restaurant business or leisure activities to be carried out on a specific date or during a certain period;
- whose delivery has started with Your express consent before the reflection period has expired;
- concerning games of chance such as bets and lotteries.

14.6 During the period of validity of a promotion or an offer accepted by You, the prices of the products and/or services offered will not be increased, except for any changes as a result of changes in VAT rates.

14.7 By way of derogation from the previous paragraph, Woolsocks may offer variable prices products or services whose prices are subject to fluctuations in the financial market and over which Woolsocks has no influence. This commitment to fluctuations and the fact that any prices mentioned are target prices will be stated in the offer.

14.8 Price increases within 3 months after the conclusion of the agreement are only permitted if they are the result of statutory regulations or provisions.

14.9 Price increases from 3 months after the conclusion of the agreement are only permitted if Woolsocks has so stipulated it and:

- these are the result of statutory regulations or provisions; or
- You have the right to terminate the agreement with effect from the day on which the price increase takes effect.

14.10 The prices stated in the offer of products or services include VAT.

14.11 The (indicative) value of products and/or services indicated in the promotion or offer is based on the consumer price.

14.12 The price or offer of products and services, such as grocery packages, is based on the consumer price of the products minus a discount rate. This discount rate applies to all products in the package.

15 ASK OPINIONS PANEL

15.1 Woolsocks can make access to the ASK-Opinion Panel available.

15.2 The ASK-Opinions Panel savings program is owned and operated by ASK-Opinions B.V.

15.3 Membership in the ASK-Opinions Panel savings program is achieved by providing name, email address, gender, date of birth and areas of interest online.

15.4 ASK-Opinions Panel members can earn savings stamps by registering as a member of the ASK-Opinions Panel on the Woolsocks Platform. Panel members can then save savings cards on the Woolsocks platform by

participating in surveys. After a savings card has been saved, a Panel member is rewarded with payment of a Cashback.

15.5 ASK-Opinions reserves the right to send informative emails under the savings program. Such transaction emails can be about informing about completed questionnaires and thereby earning Savings stamps, confirming full Savings Cards and confirming scheduled payout.

15.6 ASK-Opinions guarantees the privacy of the participants in the ASK-Opinions Panel savings program and will any information available to third parties. A detailed explanation of ASK-Opinions panel's privacy policy is included on the Privacy Policy on the Woolsocks Platform.

15.7 Panellists guarantee the accuracy and completeness of the information and data they provide upon registration and during their panel membership.

15.8 An individual participant is not allowed to enter into more than one Panel membership. ASK-Opinions accepts up to one active email address per individual per Panel membership.

15.9 Only persons aged 18 years or older and living in the Netherlands and holding a bank account, which is housed in a SEPA country, may participate in the ASK-Opinions Panel savings program. Companies and/or legal entities (BVs, NVs, Foundations, Associations etc.) are excluded from participation.

15.10 Any attempt by a Panellist to manipulate the ASK-Opinions system or program, by providing incorrect information or otherwise, may result in the complete loss of his or her Savings Stamps and immediate termination of his or her Panel Membership.

15.11 Savings stamps can only be redeemed on the Woolsocks platform and under the conditions stated there.

15.12 The Savings Stamps are not transferable and will expire upon death of the member.

15.13 ASK-Opinions has the right to terminate the Panel membership of the savings program if a Panel member has not used the (inactive members)savings program for 12 consecutive months. This includes: not visiting the Woolsocks platform, not reading emails sent, not keeping the personal profile complete and current, not participating in investigations etc.

15.14 ASK-Opinions will inform the Panel member about this before terminating the Panel Membership and still give the Panel member the opportunity and even encourage them to become active again.

15.15 Participation in the savings program is at the ASK-Opinions Panel member's own risk.

15.16 ASK-Opinions does not guarantee that the savings program is uninterrupted, of unlimited duration and free from defects or errors. ASK-Opinions also does not guarantee the results that Panel members can achieve by participating in the ASK-Opinions Panel savings program.

15.17 ASK-Opinions' liability for damage suffered by a Panellist through ASK-Opinions or a person for whom it is liable by law, failure to fulfil its obligations under the savings program or to commit an unlawful act in connection with its implementation is excluded, unless the damage is the result of intent or gross negligence on the part of ASK-Opinions or its management personnel.

15.18 ASK-Opinions is not obliged to fulfil its obligations under the savings program in the event of circumstances that are not attributable to it, such as (but not limited to) international conflicts, violent or armed actions, measures by any government, natural disasters, bad weather, lightning strikes, fire and explosion, occupational accidents among ASK-Opinions personnel or any third parties providing services to ASK-Opinions, boycott actions, delays or other imperfections on the part of third parties on whom ASK-Opinions is in any way dependent, malfunctions in the telephone network of the telecommunications companies concerned, full occupation of the dial-up lines, power failure and other disturbances beyond the control of ASK-Opinions, communication links or equipment of ASK-Opinions or of third parties that provide services to ASK-Opinions.

15.19 ASK-Opinions is authorized to terminate the ASK-Opinions Panel savings program in case of force majeure. ASK-Opinions also has this decision-making power in the event of temporary force majeure.

15.20 ASK Opinions is not liable for damage to the Panel member as a result of claims and charges from third parties, including governments and authorities, in connection with the services and benefits provided by ASK-Opinions.

15.21 Both ASK-Opinions BV and the Panel Member may at any time, with or without reason, terminate the individual membership of the ASK-Opinions Panel savings program. Panel members' rights lapse when membership is terminated.

15.22 Termination of membership by ASK-Opinions takes place by notification to the member by email. Membership termination by a Panel member is effected by submitting and submitting a termination request through the Woolsocks platform or ASK-Opinions customer service. Termination by a Panel member will only take effect from the moment the member has received confirmation from ASK-Opinions.

16 FEES

The Services are provided free of charge, unless otherwise stated. Woolsocks will generate the revenue needed to keep the Woolsocks Platform running by receiving a fee from Merchants for redirecting You to the Cashback and other services.

The Solarisbank bank account is free of charge, other services may be a subject to Solarisbank's fees and charges, as applicable under their Terms and Conditions.

17 COMMUNICATIONS

17.1 Communications between You and Woolsocks in connection with the Services and the Woolsocks Platform will be in electronic form. Woolsocks will inform You through notifications and/or by sending You e-mails to Your personal e-mail address, unless otherwise required by law.

17.2 With respect to the Account Information Services, whenever you decide to withdraw consent for BudgetBakers to access Your payment account, you can do so in the Woolsocks Platform or by notifying BudgetBakers directly.

18 INTELLECTUAL PROPERTY

18.1 Woolsocks (or a partner with whom Woolsocks cooperates specifically for this purpose) is exclusively responsible for and retains all rights, titles and interests (including copyrights, trademarks, patents, as well as any other intellectual property or other right) in all information and content (including all information, images, videos, databases and computer programs) available on the Woolsocks Platform ("Woolsocks Content") and in the software underlying the Woolsocks App or Woolsocks Platform or the Woolsocks Services ("Woolsocks Software").

18.2 No permission given by Woolsocks to use or access the Woolsocks Platform shall convey any proprietary or ownership rights in the Woolsocks Content or the Woolsocks Software. You should not attempt to modify, translate, disassemble, de-compile, copy or reverse engineer the Woolsocks Content or the Woolsocks Software or create any derivative product based thereon.

18.3 Any use of the Woolsocks Platform that goes beyond normal use, in particular the private and commercial reproduction, modification, distribution or storage of information or files, in particular of texts, parts of texts, images and film material, requires Woolsocks' prior express written consent. This also applies to inclusion in electronic databases and reproduction on DVD, USB drive etc. or any kind of social media, in applications or on the internet, as well as modification, distribution or other misuse. By downloading or sending

the source code, You do not acquire any ownership rights to the Woolsocks App or Woolsocks Platform. No copyrights or other ancillary copyrights shall be transferred. If the service is discontinued You are obliged to delete the software provided immediately. In all other respects, the legal limits arising from copyright law and other applicable legal provisions shall apply.

19 LIABILITY OF WOOLSOCKS

19.1 Woolsocks shall only be liable for foreseeable losses. Liability for indirect damage, in particular consequential damage, unforeseeable damage or atypical damage as well as loss of profit shall be excluded. The same applies to the consequences of industrial disputes, accidental damage and force majeure.

19.2 Woolsocks does not accept liability for any damages arising to You as a result of using the Services provided or contents published by Woolsocks.

19.3 Woolsocks shall not be held liable for the malfunction or disruption of any Services provided by third parties through or in the Woolsocks Platform.

19.4 The Woolsocks Platform may contain links to other websites that may contain information produced or disclosed by persons that are independent from Woolsocks such as but not limited to OrangeBuddies and BudgetBakers or fundraising organisations, charities, sport clubs, theatres, schools and other communities and non-profit organisations that seek funding for their goals. Woolsocks is not responsible for liable for such information.

19.5 Each Merchant, Company or Partner offering any Deal through the Woolsocks Platform may impose its own terms and conditions on the use and/or redemption of any Deal. The Merchant, Company or Partner is solely responsible for the Deal.

19.6 The above stated limitation of liability shall not apply:

- in cases of intentional or grossly negligent behaviour on the part of Woolsocks or any of its vicarious agents;
- to any damage arising from injury to life, body, or health resulting from a breach of duty by Woolsocks or any of its vicarious agents; and
- to the breach of any obligations, the proper fulfilment of which is essential for the proper performance of the contract and on the fulfilment of which You may reasonably rely.

20 AMENDMENT

20.1 Woolsocks shall notify You of any amendments to the GTC.

20.2 The amendments shall be deemed to have been approved by You, unless You indicate disapproval before their effective date. In such a case, You may immediately terminate the business relationship with Woolsocks. Disapproval of amendments to the GTC on Your part can lead to Woolsocks no longer being able to provide the Services to You and therefore termination of the business relationship with You on the day prior to entry into force of the amendments to the GTC.

20.3 Woolsocks shall be entitled to add new services to the existing offering at any time.

21 TERMINATION

21.1 You may terminate the entire business relationship with Woolsocks, or individual Services in the Woolsocks Platform, at any time without observing a notice period. Woolsocks may terminate the entire business relationship with You, or individual Services in the Woolsocks Platform giving no less than one months' prior notice. For Banking Services no less than two months prior notice.

21.2 Your and Woolsocks' right to terminate the business relationship for good cause without observing a notice period shall remain unaffected. Examples of termination for good cause are repeated violations of the GTC, a serious one-time violation of the GTC, the termination of the contract for the Services or revocation of Your consent to the collection and use of data by Woolsocks necessary for the provision of the Service in question.

21.3 Your right to access the Cashback Services through the Woolsocks Platform ceases where You or Woolsocks have terminated the business relationship. Any remaining Cashback in your Cashback Sock must be transferred to a bank account in Your name. In case of a termination without observation of a notice period Your right to access the Cashback Services expires with immediate effect.

21.4 The Account Information Service provided by BudgetBakers through the Woolsocks Platform is entered into for a limited period of time and must be renewed on a regular basis. Woolsocks will inform you before the expiration of the Service for you to renew it, as You will otherwise not be able to access the Service. Additionally, Your right to access the Account Information Services through the Woolsocks Platform ceases where You or BudgetBakers have terminated the business relationship between BudgetBakers and You. In case of an ordinary termination Your right to access the Account Information Services ceases with the expiry of the applicable notice period. In case of a termination without observation of a notice period Your right to access the Account Information Services expires with immediate effect.

21.5 Your right to access the Cancellation Services through the Woolsocks Platform ceases where You or GoCancel have terminated the business relationship between GoCancel and You. In case of an ordinary termination Your right to access the Cancellation Services ceases with the expiry of the applicable notice period. In case of a termination without observation of a notice period Your right to access the Cancellation Services expires with immediate effect.

21.6 Your right to access the Banking Services through the Woolsocks Platform ceases where You or Solarisbank have terminated the business relationship between Solarisbank and You. In case of an ordinary termination Your right to access the Banking Services ceases with the expiry of the applicable notice period. In case of a termination without observation of a notice period Your right to access the Banking Services ceases with immediate effect.

22 COMPLAINTS

Should You be dissatisfied with the Services, then you may file a complaint with support@woolsocks.eu.

23 TRANSFER AND ASSIGNMENT

23.1 Woolsocks shall have the right to transfer or assign all its rights and obligations under these terms and conditions to any third party. Such transfer of rights or assignment shall only take place if it does not significantly affect Your rights under the GTC or if it is necessary for legal or regulatory purposes.

23.2 You shall not transfer any rights or obligations under this agreement to third parties.

24 SEVERABILITY

If any provision of the present GTC is held to be unenforceable, the enforceability of all remaining provisions shall not be affected thereby.

25 GOVERNING LAW

25.1 The GTC shall be governed by Swiss law unless otherwise provided by law.

25.2 The exclusive place of jurisdiction for all disputes arising from the GTC shall be the competent court of the Canton of Lucerne, unless otherwise provided by law.