

USER'S GUIDE

to the Festipay Voucher (hereinafter referred to as "PAYMENT CHIP" or "Festipay payment wristband") placed on the wristbands to provide access to events arranged and conducted by the Sziget Kulturális Menedzser Iroda Zártkörűen Működő Részvénytársaság.

1. GENERAL PROVISIONS

This instruction manual defines the general terms and conditions for the use of the Festipay payment chip (hereinafter referred to as "Payment Chip") issued by Sziget Kulturális Menedzser Iroda Zártkörűen Működő Részvénytársaság (1033 Budapest, Hajógyári Island, Hrsz. 23796/58., Company reg. no. 01-10-049598, tax number: 26189905-2-41, hereinafter referred to as "Organizer") for usage at the Telekom VOLT Festival, at the Balaton Sound Festival and the Sziget Festival in 2019 (hereinafter referred to as "the Festival", collectively "Festivals").

Interpretation of terms used in this guide, in particular "Visitor" and "Wristband" are the same as those in the Organizer's website (<https://szigetfestival.com/hu/>) and in other publications of Organizer (especially "General Terms and Conditions - SZIGET Kulturális Menedzser Iroda Zrt."), The "Sziget Festival Visitor Regulations" and the "General Privacy Policy") and their interpretation.

By accepting the entry wristband and the Payment Chip placed on it, the Visitor accepts the relevant provisions of the Organizer as compulsory to himself/herself. The Festipay Payment Chip placed on the wristband is a specific cash substitute payment instrument issued by the Organizer that allows the Holder the purchase of goods or services only from a closed-loop system of service providers directly contracted by Organizer in the areas used by the Organizer for the purpose of the Festivals. Organizer unilaterally has the right to prescribe the Payments Chips as means of payment at the Festivals, on an exclusive or non-exclusive basis. Wristbands are equipped with RFID Payment Chips for contactless payments. The Payment Chip is not a bank card, the Payment Chip is a cash substitute payment instrument. (Hereinafter referred to as "wristband" or a "Payment Chip", also referring to as "cash substitute payment instrument", meaning the Payment Chip.)

The amount uploaded to the Payment Chip may only be used in commercial units operating at the event venues provided by the Organizer during the duration of the given Festival. If Visitor purchases more than one daily ticket, Visitor will receive a new wristband for each daily ticket, and therefore another Payment Chip. In such cases, the transfer of the balance is possible in accordance with this User's Guide.

Payment Chip Expiration - the validity of the Payment Chip expires at the given Festivals as the following:

Telekom VOLT Festival: 12:00 June 30, 2019

Balaton Sound Festival: 12:00 July 8, 2019

Sziget Festival: 12:00 August 14, 2019

The remaining balance of the Payment Chip of the wristband assigned to any day ticket or pass can therefore be refunded at the latest by the date specified above.

The RFID Payment Chip built into the wristband is valid from receipt and can be used after top-up. If the balance that was topped up at a Top Up Point remains on the Payment Chip and is not refunded by the Visitor at the Festival or until the date indicated in the "Payment Chip Expiration" section, the remaining balance will be lost and cannot be transferred to the

Organizer's additional festivals (such as Telekom VOLT Festival, the Balaton Sound Festival or the Sziget Festival).

2. REQUESTING WRISTBAND, PAYMENT CHIP, REGISTRATION

The Visitor will be obligated to receive his or her wristband containing the Payment Chip upon arrival at the Festival at the Ticket Sales Points. Disabling Lost or Damaged Payment Chip may only be requested by a registered user.

Registration can be done in the mobile application of the given Festival following the steps described there. You will also need a PIN code that is either the last four characters of the visitor's voucher number (which is located under the QR code) or the four characters that were given to the Visitor at the festival site when purchasing a ticket on-site.

The Payment Chip can be used without registration, but the registration increases its security, as only by completing the registration can the Visitor block a lost Payment chip. **We draw your attention to the fact that, in the absence of registration, the electronic voucher embodied by the lost Payment Chip can no longer be used by the original holder of the wristband, and anyone, who finds the Payment Chip will be able to use the balance for unauthorized purchases.** With this in mind, we strongly recommend registration! The Organizer shall not be held liable for any damage resulting from non-compliance with the above, loss or damage of the wristband, use by an unauthorized person or failure to register, and expressly excludes liability for such damages.

3. BALANCE TOP-UP

There is a balance on the Payment Chip. The balance may be topped-up in any amount as detailed bellow:

In the case of a new Payment Chip, which has not been used yet, the minimum amount of the first top-up is HUF 2,000, while the minimum top-up of a Payment Chip already in use is HUF 500.

Cash Top-up (Hungarian Forint Only!):

The maximum balance of the Payment Chip and the maximum amount of a top-up is HUF 320,000, with a fee charge of HUF 300 per each top-up transaction.

Top-up with Credit card:

The Balance for the Payment Chip can also be topped-up by a credit or debit card. The maximum amount of top-up is HUF 320,000. The fee for a bank card top-up is HUF 300 per each top-up transaction.

Top-up via app:

The balance for the Payment Chip can be uploaded through a smartphone application after bank card registration. The maximum amount of top-up is HUF 320,000. The fee for a bank card top-up via app is HUF 300 per each top-up transaction.

The top-up via Application with a bank card is processed via Cellum Global Innovációs és Szolgáltató Zártkörűen Működő Részvénytársaság (registered office: 6725 Szeged, Pálffy utca 46; company number: 06 10 000501; tax number: 23471625-2-06) in line with PCI DSS requirements (Payment Card Industry Data Security Standard), through its secure payment system. More information is available at www.cellum.hu .

Other information related to top-up:

The balance is recorded only in Hungarian Forint. Conversion and other costs associated with bank card top-ups in other currencies are charged to the bankcard holder. Complaints

are only possible at the Top-up Points, immediately after the top-up transaction, if the discrepancy can be clearly established. After leaving the Top-up Point, the Organizer will NOT accept any complaints!

The Payment Chip can be used for purchases in the amounts covered by the topped-up balance. The balance of the Payment Chip may be refilled at any time until the end of the Festival but may not exceed HUF 320,000.

4. ACTIVATING THE TOP-UPS VIA THE APPLICATION

If the Visitor tops up the Payment Chips balance with a bank card in the Mobile Application of the Festival, it is necessary to visit a Merchant to activate the Payment Chip. On the terminal there, it is necessary to touch the Payment chip to the reader device during the first purchase. With this operation - which may take several seconds - the topped-up balance will be credited to the Payment Chip. If the topped-up balance is not credited, the Visitor will need to press button "7" to activate via the terminal. As long as the Visitor does not perform any of the above operations, he/she cannot use the topped-up balance.

5. PAYMENT WITH PAYMENT CHIP

Purchases can be made at merchants using payment terminals. A terminal consists of two parts:

- (i) a card reader with a display that is fixed to the counter in a clearly visible manner for the wristband holder, and
- (ii) a POS terminal located on the counter of the Merchant, not necessarily visible to the Visitor.

Purchase process:

- (i) the total amount of the purchase is entered into the cash register by the Merchants and the amount is entered into the POS terminal;
- (ii) after the purchase amount is entered, the amount of purchase is displayed on the display of the wristband reader, and, if the Visitor accepts the sum displayed, the Visitor touches the wristband to the reader so that the Payment Chip contacts the reader and thus the transaction takes place;
- (iii) the Visitor's voucher balance is debited with the purchase amount. If Visitor has made top-ups through multiple channels (mobile application and on-site), the system will first reduce his/her balance topped up on-site (in cash or by credit card);
- (iv) the new balance appears on the wristband reader's display. If the transaction has inadvertently contained an erroneous amount or has to be cancelled for any reason, the payment Terminal is able to do so. The cancellation of the transaction is only possible at the terminal on which the transaction was made and only if this was the last transaction of both the Payment Chip and the Terminal. Cancellation is not possible in any other case. It is possible to give a tip by using the system, in such case, an amount higher than the actual purchase amount will be charged. We kindly ask Visitors to double-check the amount displayed in such cases. If Visitor wants to add a tip using the appropriate display (customer-side screen) Visitor can choose between 0%, 5%, 10%, 15% or 20% amounts as tips. As long as Visitor does not select one of the given values, the payment transaction will not be completed. The merchant gives a receipt for the purchase. If the Purchaser returns or disputes the purchase price of the purchased product, the terms and conditions of the return will be determined jointly by the merchant and the buyer in accordance with applicable law.

6. CHECKING BALANCE

The Payment Chip balance can be queried at Merchants, Top-up Points, Top-up Machines, and via the Mobile Application. The Visitor accepts the Organizer's database and statements

in relation to the Balance of the Payment Chip. The Organizer will investigate complaints and possible abuses of transactions in accordance with applicable laws.

7. PAYMENT CHIP REPLACEMENT

7.1. The replacement of a lost Payment Chip is possible at the Festipay Helpdesk and at the "Problematic Tickets / Ticket Helpdesk", after blocking the Payment Chip, in the possession of the mobile phone confirming the blocking. Replacing a Defective Payment Chip is possible at Festipay Helpdesk and at "Problematic Tickets / Ticket Helpdesk" in possession of an intact armband. The balance of the Payment Chip affected available at the time of the blocking or failure will be transferred 30 minutes later, following the replacement, to the new Payment Chip at the Festipay Helpdesk or at the "Problematic Tickets / Ticket Helpdesk".

If the Visitor has not registered through the Application, the old Payment Chip cannot be blocked, i.e. no replacement is possible!

7.2. In any other case, if the Visitor requests the replacement of the Payment Chip, Organizer will decide if Visitor's request will be accepted or not, based on the circumstances of the case, at the "Problematic Tickets / Ticket Helpdesk"

In doing so, if the Visitor

- claims to have registered the Payment Chip to be replaced, the Visitor has to provide the e-mail address and mobile phone number used for the registration, as well as the transaction history of the Payment Chip concerned;
- claims to have not registered the Payment Chip to be replaced, has to specify the serial number of the ticket voucher for the Event that belongs to his/her wristband, failing that, the e-mail address used to buy the ticket, failing which he/she will be required to present the invoice or receipt confirming the purchase of the ticket, and in any case described above, the Payment chip transaction history.

If, based on the above, the Visitor's Payment Chip Replacement Requirement is unquestionably substantiated, the Organizer will invalidate the Payment Chip concerned and its available balance will be transferred 30 minutes later, following the replacement, to the new Payment Chip at the Festipay Helpdesk or at the "Problematic Tickets / Ticket Helpdesk". The Organizer's decision is final.

In cases described in point (a) of the present 7.2. above, the Organizer shall record the conduct of the above procedure in a protocol, a copy of which shall be given to the Visitor.

8. BLOCKING THE PAYMENT CHIP

The balance of lost, damaged, or stolen Payment Chips can only be blocked if they have been previously registered in the Festival's mobile app, following the steps outlined there.

9. REFUNDING BALANCES THAT WERE TOPPED-UP AT TOP-UP POINTS OF THE FESTIVAL

Any unspent amount of the Payment Chips, that were topped-up at Top up Points in the Festival area in cash or by credit card, can be refunded at the Top-up Points according to the general rules for rounding to fifty forints (in case of residual values ending between HUF 1-24 to HUF 0, in case of the residual values ending with HUF 25-74 to 50 HUF; in case of residual values ending with 75-99 HUF to HUF 100). Upon refund, the Visitor receives a Receipt from the Cashier. The last date of refund (the expiry of the Payment Chip) is identical to the expiration date of the Payment Chip in accordance with Section 1. The last refund is

possible at the open Top-up points. **Please be careful not to leave the refund of unused balances for the last minute!**

ATTENTION! The balances that were topped up at Top-up points and remained unused, can only be refunded at the Top-up Points! Refunds of these balances through the application (refund function according to point 10.) are NOT possible!

10. REFUND FUNCTION

If the Visitor tops-up the Payment Chip Balance through the Application following a registration, the remainder of the topped-up Balance (topped-up via the app) will be automatically refunded as a refund transaction after the Festival.

If Visitor makes an on-site top-up with bank card and / or cash on the same Payment Chip at a Festipay Top-up Point, then the Visitor has the option to reclaim the unused balance as described in Point 9 of this Guide.

If the Visitor tops-up his/her balance both via an application and an on-site Top-up point, the balance will be managed in two ways. The balance remaining from the on-site top-up (s) can only be refunded in cash at the Top-up points at the Festival, while the amount topped-up in the application may only be returned in the form of an automatic refund to the Visitor as described above.

The fee for the refund is 300 HUF, which is deducted from the balance to be returned by the Organizer. Any balances below 300 HUF cannot be refunded.

11. HIGHLIGHTS OF DATA PROCESSING

The Visitor acknowledges that his/her personal data is necessarily handled by the Organizer (as data controller) and data processors included in the Privacy Policy in connection with the use of the service.

The privacy policy is available at <https://volt.hu/en/hazirend-aszf> or <https://balatonsound.com/hazirend-aszf> and <https://szigetfestival.com/hu/hazirend-aszf> and on-site at the Top-up points.

12. ADVERTISING, DESUETUDE, OTHER PROVISIONS

Complaints at Festipay HelpDesk and "Problematic Tickets / Ticket Helpdesk" can only be accepted in case the wristband and the RFID Payment Chip built into it are presented. The Organizer and Visitor agree on a 6-month period of desuetude for the enforcement of claims arising from this legal relationship in accordance with Section 3 of 6:22 of the Civil Code of Hungary. It is forbidden to make photographs, video clips, or any kind of image recording of the Top-up points, either externally or internally, and the prior written permission of the Organizer is required to do so. These rules also apply to audio and video recordings made with the staff of the Top-up points. The Organizer is entitled to unilaterally amend this User's Guide by notifying the Visitors at the same time as the amendment is made.