

USER'S GUIDE

on the terms of use of the Festipay Voucher "PAYMENT CHIP" as specific cash substitute payment instrument ("Festipay payment wristband") placed on the wristbands providing 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*") as a specific cash substitute payment instrument 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 Sziget Festival in 2025 (hereinafter referred to as "*Festival*").

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/en/policy-gctc>) and in other publications of Organizer (especially "*General contract terms and conditions of Sziget Cultural Management*", "*Sziget Festival Visitor Policy*", "*Terms of Use of the Sziget Account*" and the "*General Data protection regulation*", "*Privacy Policy concerning participation at Sziget Festival*" 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 Festival. Organizer unilaterally has the right to prescribe the Payments Chips as means of payment at the Festival, 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: 12.00 August 12, 2025

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.

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 Festival Account of the given Festival following the steps described there with the PIN-code received simultaneously with the top-up or registration. 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 below:

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 1,000.

Cash Top-up (Hungarian Forint Only!):

The maximum balance of the Payment Chip and the maximum amount of a top-up is HUF 400,000, with a fee charge of HUF 700 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 400,000. The fee for a bank card top-up is HUF 700 per each top-up transaction.

Top-up via the Festival Account available on the webpage of the Festival (<https://szigetfestival.com/en/account>) :

The balance for the Payment Chip can be uploaded through the Festival Account available on the webpage of the Festival (<https://szigetfestival.com/en/account>). The maximum amount of top-up is HUF 400,000. Pre-top-up is also available through the Festival Account by use of the voucher (either at the purchase of ticket, or later on, until the receipt of wristband equipped with the Payment Chip). Top-up can be uploaded by the use of bank card. The fee for a bank card top-up via app is HUF 700 per each top-up transaction.

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 400,000.

4. CREDITING OF THE DEPOSIT RETURN FEE OF THE REDEEMABLE REUSABLE CUP

It is possible to credit the deposit return fee of the redeemable reusable cup to the balance of the Payment Chip as written in the Visitor Policy of the Festival.

The deposit return fee credited to the balance of the Payment Chip shall not be deemed as a top-up, however, after crediting, it shall be considered equivalent to the balance topped up at the Top-up Points at the Festival, including but not limited to those written in Point 8 [REDEMPTION OR REPAYMENT OF BALANCES THAT WERE TOPPED-UP AT TOP-UP POINTS OF THE FESTIVAL] and Point 10 [REDEMPTION OR REPAYMENT AND REFUND IF ON-SITE TOP-UP AND TOP-UP THROUGH THE FESTIVAL ACCOUNT HAS ALSO OCCURED].

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 (in the Festival Account 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 the Organizer resolved to let adding tips, the Visitor, after pushing the "Yes" button below the question "Do you wish to add tip?" on the appropriate display (customer-side screen), can choose between 0%, 5%, 10%, 15% or 20% amounts or may determine individual amounts as tips. In an event the Visitor is not willing to tip, further to choosing 0% it is also possible to opt for "Finalization of the order". The payment transaction may be finalized in any case by contacting the bank card or the payment chip to the card reader. The merchant gives a receipt for the purchase. If the Visitor 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 THE BALANCE

The Payment Chip balance can be queried at Merchants, Top-up Points and Top-up Machines. The Payment Chip balance can be also queried in the Festival Account provided that the Visitor has carried out the registration as written in section 2 above. 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"*. Replacing a Defective Payment Chip is possible at the *"Problematic Tickets / Ticket Helpdesk"* in possession of an intact armband. The balance of the Payment Chip affected available at the time of the replacement 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 is not in possession of the PIN-code attached to the Payment Chip, the old Payment Chip cannot be replaced.

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 section 7.2., the Organizer shall record the conduct of the above procedure in a protocol, a copy of which shall be given to the Visitor.

8. REDEMPTION OR REPAYMENT OF 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, upon the choice of the Visitor, redeemed in cash or repaid to a bankcard (transaction for the repayment of the remaining balance) at the Top-up Points. The Visitor may only make one choice; accordingly, the remaining unspent balance will totally be either redeemed in cash or repaid to bankcard. Redemption in cash is carried out in accordance with 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). The Visitor receives a Receipt from the Cashier on the redemption or repayment receipt on the repayment. In an event of the redemption or repayment of a high amount balance (more than HUF 20,000), the cashier may verify the identity (may ask the presentation of a personal ID) of the holder of the wristband (Payment Chip) and may ask the consent of the Festipay Financial Centre for the payment. The last date of redemption or repayment (the expiry of the Payment Chip) is

identical to the expiration date of the Payment Chip in accordance with Section 1. The last redemption or repayment is possible at the open Top-up points. **Please be careful not to leave the redemption or repayment of unused balances for the last minute!**

The possibility for redemption will be finally lost at 12.00 August 12, 2025.

ATTENTION! The balances that were topped up at Top-up points and remained unused, can only be redeemed or repaid at the Top-up Points! Refunds of these balances through the Festival Account (refund function according to section 9.) are NOT possible!

9. REFUND FUNCTION

If the Visitor tops-up the Payment Chip Balance through the Festival Account following a registration, the remainder of the topped-up Balance (topped-up via the Festival Account) will be automatically refunded as a refund transaction after the Festival. The refund will be fulfilled to the bank account belonging to the bank card used for the top-up. If, the bank card has been blocked, the automatic refund cannot be fulfilled. In an event of this, the complaints division of OTP Bank Nyrt. shall fulfil the refund, which may take more than 30 (thirty) days. **The balance uploaded through the Festival Account cannot be repaid in cash or by bank transfer.** If by the upload the balance of the Festival Account has been charged, the not used balance will be refunded to the Festival Account.

The fee for the refund is 700 HUF, which is deducted from the balance to be returned by the Organizer. Any balances below 700 HUF cannot be refunded.

10. REDEMPTION OR REPAYMENT AND REFUND IF ON-SITE TOP-UP AND TOP-UP THROUGH THE FESTIVAL ACCOUNT HAS ALSO OCCURED

If the Visitor tops up the balance on the same Payment chip at a top-up point with a debit card and/or cash and via the Festival Account, the balance topped-up at a top-up point may be redeemed or repaid solely at a top-up point and the balance topped-up via the Festival Account may be redeemed only within the frames of a refund transaction.

In an event the Visitor tops up the balance both at a top-up point and via the Festival Account, the balance will be managed by two means depending on the method of the top-up. In case of onsite top-ups, the remaining balance can be redeemed in cash or repaid to a bankcard only at the top-up points (Point 8), and the amount topped-up via the Festival Account may be returned solely by an autogenerated refund transaction (Point 9). In case the Payment chip has been topped up both at top-up point(s) and via the Festival Account, the consumption will be accounted (i) primarily for the onsite top-up, (ii) secondly for the balance of the Festival Account used for the top-up, (iii) thirdly for bank card top-up via the Festival Account, (iv) fourthly for the Organizer's online top-up and (v) fifthly for the on-site Organizer's top-up.

11. HIGHLIGHTS OF DATA PROCESSING

The Visitor acknowledges that his/her personal data is necessarily handled by the Organizer (as data controller) and, in the event of use of the Festipay Payment Chip on the wristband for entry, connected with the use of the Payment Chip, Festipay Zrt. (1135 Budapest, Reitter Ferenc utca 46-48., Reg. No.: Cg. 01-10-048644, registered by the Company Court of the Metropolitan Court, tax number: 25405983-2-41, tel.: 06-1-309-46-06, email: sales@festipay.com) as data processor of the Organizer and CARDNET Kártyarendszerek és -szolgáltatások Zártkörűen Működő Részvénytársaság (seat: 1135 Budapest, Reitter Ferenc utca 46-48., registered by the Company Court of the Metropolitan Court, Reg. No.: 01-10-042150) data processors included in the Privacy Policy in connection with the use of the service.

The privacy policy (*"Privacy Policy Concerning Participation at Sziget Festival"*) is available at <https://szigetfestival.com/en/policy-gctc> or by the QR codes located at the main entrance of the Event.

12. COMPLAINTS, DESUETUDE, OTHER PROVISIONS

Complaints at *"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 1 (one) year 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.