

Sector regulations

Vehicle Rental

These sector regulations are issued by Swedbank Pay in accordance with the General Terms. Terms defined in the appendix entitled "Definitions" have the same meaning in these regulations.

Sector regulations Vehicles refer to Transactions for rental of all types of vehicles (e.g. car, boat, snowmobile, trailer, caravan, motorhome.), " Rental object", such as bookings, additional charges and also adjustments of previous Transactions. It can take place via both online and telephone order and also on-site via a Payment terminal, or a combination of all three.

Credit card not present during a Transaction

In order to carry out the following Transactions described under this heading, the Customer is required to sign an Agreement of Card acquiring via internet and, where applicable, Agreement of Card acquiring via telephone order with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Booking by telephone

Booking and, where applicable, an amount reservation for an estimated amount relating to the Rental object made by telephone must primarily be carried out according to telephone orders with a Payment link as described in Terms of service Card acquiring.

Alternatively, a Payment terminal can be used instead of a Payment link. This Payment terminal is then required to have specific technical support for telephone order and Manually entered acquiring.

2. Booking online

Booking via the Customer's website and/or app and, if applicable, an amount reservation is made by means of approval by the End customer of each Transaction with Strong customer authentication on an estimated amount.

3. Booking online (Card on file)

Booking via the Customer's website and/or App and, where applicable, an amount reservation is made by means of approval by the End customer of the Transaction with Strong customer authentication on an estimated amount connected at the time of booking according to a Card on file payment as described in Terms of service Card acquiring.

4. No Show

If a End customer has reserved the Rental object and has not used or cancelled it in accordance with the cancellation conditions, the Customer is able to issue a charge for what is referred to as a "No show". At the time of the booking, the End customer must be informed of the Customer's booking conditions and the cancellation conditions must be clearly set out. If the End customer has failed to collect the Rental object within 24 hours from the agreed collection time, the

Customer is entitled to charge the End customer a fee for No show equivalent to one twenty-four-hour rental period.

The Customer must write "No show" in the signature field on the Customer receipt. The Customer must also ensure that the End customer receives a copy of the Customer receipt.

If the Transaction is declined, the charge cannot be issued. No show must be carried out either via:

- ▶ Payment link (provided that the End customer was informed at the time of the booking that the Customer may send a Payment link) or
- ▶ MIT (provided that the End customer has stored credit card details with the Customer and the End customer has issued approval in a written agreement that charging may take place.)

5. Adjustment of amount

An estimated amount must be revised if a previous estimate proves to be too low or too high. Revision means that the Customer must either carry out an adjustment in an additional amount or reduce the previously estimated amount. In order to carry out an adjustment of an amount, the End customer is required to have approved adjustment carried out by the Customer based on a written agreement.

6. The return of the Rental object

At the time of the return of the Rental object, the End customer must have issued approval in a written agreement for the charge for the Rental object to be charged to the End customer via Credit card information stored at the Customer. The End customer must have carried out a Transaction with Strong customer authentication in connection with the booking that must be linked to the return according to Swedbank Pay's instructions.

If what is referred to as an "Express return" takes place at a return point not staffed by the Customer's personnel, the End customer must receive a copy of the Customer receipt, the receipt for the rental and a copy of the rental agreement signed by the End customer. These documents must be sent within 3 days. A confirmation that the Customer has returned the Rental object including the status of the Rental

object and any damage must be sent within 5 days. The End customer must be advised to save this confirmation.

7. Additional charge

If the Transaction consists of an additional charge for example, an extension of the rental period for the Rental object, parking fines and other traffic offences, damage to the Rental object and if the rental cost has been exceeded, and the End customer has previously accepted the additional charge in connection with an explanation of that additional charge, the Customer can charge the End customer.

The Customer must ensure that the End customer receives a copy of the Customer receipt. An additional charge in accordance with the above must be issued within 60 days of the date of the Transaction relating to the rental. The additional charge must be issued either via

- ▶ Payment link (provided that the End customer was informed at the time of the booking that the Customer may send a Payment link) or
- ▶ MIT (provided that the End customer has stored the Credit card information at the Customer and the End customer has issued approval by means of a written agreement that a charge may be issued.)

What is stated above in this paragraph does not apply in the case of additional charges of extraordinary costs and in such a case the End customer is always required to approve this Transaction with Strong customer authentication.

In the case of an extension of the rental period, the amount must be calculated based on the planned rental period, estimated fuel consumption, the charge per ten kilometres or per kilometre and the calculated value-added tax. The amount may not include excesses on insurance policies, repair costs or other charges payable in the event of any damage to or loss of a vehicle.

For parking fines and other traffic offences, the Customer must be able to show the following documentation:

- ▶ The registration number of the Rental object, where applicable
- ▶ Date, time and place of the offence in question
- ▶ A description of the laws, statutes and paragraphs or similar that the End customer has breached
- ▶ A copy of the fine issued by an authority or parking company

Credit card present during a Transaction

In order to carry out the following Transactions described under this heading, the Customer is required to sign an Agreement of Card acquiring via Terminal with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Booking on-site

When booking on-site, the End customer must approve the upcoming charge for the Rental object. At the time of the

End customer's approval, the End customer must issue an Authorisation relating to an estimated amount. The estimated amount must be calculated based on the planned rental period, estimated fuel consumption, the charge per ten kilometres or per kilometre and the calculated value-added tax.

The amount may not include excesses on insurance policies, repair costs or other charges payable in the event of any damage to or loss of a vehicle. The Transaction is carried out in an Payment terminal where the End customer approves the Transaction.

2. Additional charges

If the Transaction consists of an additional charge in respect of, for example, an extension of the rental period for the Rental object, parking fines and other traffic offences, damage to the Rental Object and if the rental cost has been exceeded, the Customer may charge the End customer. The additional charge must be issued in an Payment terminal where the End customer approves the Transaction and receives a copy of the Customer receipt.

3. Return of the Rental Object and any adjustment of the amount

The End customer must approve all charges relating to the Rental object when returning it. At the time of the End customer's approval, the Customer must carry out a new Transaction if the estimated amount previously approved by the End customer needs to be adjusted. The Transaction is carried out in an Payment terminal where the End customer approves the Transaction. If the Customer issued Authorisations relating to an estimated amount and any adjustments, the approval code for them must be stated on the Customer receipt. All subtotals, approval codes and authorisation dates must be specified on the Customer receipt.

The Customer must confirm the damage status in writing, check the fuel status and whether the rental period has been exceeded. If there is no damage or additional costs for fuel or excess rental period, the End customer must receive confirmation of that in writing. The Customer has no right to issue any additional charges thereafter.

Miscellaneous

The following features described under this heading apply regardless of whether the Credit card is present or not present. The Customer must sign an Agreement of card Acquiring via internet and/or an Agreement of Card acquiring via Terminal and, where applicable, Agreement of Card acquiring via telephone order with the associated conditions and regulations. The Customer must also comply with Swedbank Pay's instructions as applicable.

1. Requirements at the time of the booking

The amount must be calculated based on the planned rental period, estimated fuel consumption, the charge per ten kilometres or per kilometre and the calculated value-added tax. The amount may not include excesses on insurance policies, repair costs or other charges payable in the event of any damage to or loss of a vehicle.

If a Credit card is used for payment in advance, it is particularly important for the Customer to issue the End customer with confirmation of the reservation in writing. The confirmation must contain the following information:

- ▶ A truncated Credit card number
- ▶ The Credit card expire date
- ▶ The End customer's name
- ▶ A reservation code/booking number from the Customer
- ▶ The date and time for collection of the Rental object
- ▶ The currency used when issuing the charge
- ▶ The exact name and address of the collection point and return point
- ▶ Opening times when the collection point and return point are staffed.

It is also important to clearly describe the conditions for cancellation and No show for the End customer in writing. The End customer must be informed in writing that the Customer is entitled to charge the End customer a fee if:

- ▶ The Rental object has not been handed over to the End customer within 24 hours from the agreed collection time
- ▶ The reservation has not been cancelled within the time frame specified to the End customer.

The Customer must inform the End customer that a written return receipt can be obtained if the Rental object is returned to a staffed return point.

2. Cancellation

The End customer is entitled to cancel the Rental object free of charge up to 72 hours before the agreed time for collection. If the End customer makes a reservation within 72 hours of the agreed time for the collection, the limit for cancellation is no later than 18.00 hours on the day before the agreed collection date. The End customer receives confirmation of the cancellation in writing within 5 banking days.

The End customer must receive a cancellation code and must be advised to save it.

If the End customer has not cancelled within the above period, the Customer is entitled to charge the End customer a fee equivalent to one twenty-four-hour rental period. The text "outside cancellation policy" is printed on the Customer receipt. A copy of the Customer receipt must be sent to End customer.

3. Information on collection

It must be possible to prove all Transactions with the aid of a valid rental agreement signed by the End customer. The rental agreement must clearly contain the Customer's policy regarding subsequent charges for parking fines, traffic offences and damage to vehicles, for example. When a vehicle is rented and there is no previous reservation with a Transaction, the Customer must charge a calculated amount agreed with the End customer to the End customer's Credit card.

The amount must be calculated based on the planned rental period, estimated fuel consumption, the charge per ten kilometres or per kilometre and the calculated value-added tax. The amount may not include excesses on insurance policies, repair costs or other charges payable in the event of any damage to or loss of a vehicle. If the End customer has requested the option of returning the Rental object to a return point that is not staffed by the Customer's personnel (Express return), the Customer must ensure that there is access in the rental agreement to a truncated Credit card number and validity period, the End customer's name and address. The End customer must receive a copy of the rental agreement in which the conditions for return must be specified along with the Customer's policy on any subsequent charges.

4. Damage to the Rental object

The following applies to damage to the Rental object:

If the End customer holder has chosen a written return receipt in accordance with the above and the End customer is no longer at the return point, the Customer must inform the End customer in writing within 10 banking days of the date for the return, of:

- ▶ Details of the damage
- ▶ Repair costs
- ▶ The currency to be used in the event of a subsequent charge

The End customer then has a right to indicate an alternative repair cost to the Customer within 10 banking days. The Customer must wait 20 banking days from the date when the Customer notified the End customer of the damage before a subsequent charge may be made. Within this period, the Customer and the End customer must supplement and possibly adjust the alternatives for repair.

The Customer and the End customer may reach an agreement and settle the damage themselves before a subsequent charge is issued. If no such agreement is reached and the Customer issues a subsequent charge, the End customer still has a right to submit a complaint regarding the subsequent charge to the End customer's Card issuer. If the Customer issues a subsequent charge in respect of damage to the Rental object, the following must be available in the event of any complaint from the End customer:

- ▶ A copy of the rental agreement with the End customer's signature and the End customer's initials on each page of the agreement.
- ▶ An estimate of the cost of the repair by an independent party who is legally authorised to conduct such an assessment.
- ▶ An accident report, where applicable.
- ▶ Documentation showing that the End customer approved the issue of the subsequent charge. Documentation must include a description of the items to which the subsequent charge relates and the End

customer's signature on the rental agreement as described above.

- ▶ All other documentation that may be available and that indicates the End customer's liability for the damage.
- ▶ A copy of the Customer's insurance policy.

5. Manually entered acquiring

Use of Manually entered acquiring will almost certainly be declined by a Card issuer in the EU/EEA. However, so-called virtual Credit cards such as those used by booking agents and Credit cards issued outside the EU/EEA can be approved by the Card issuer.

6. Customer receipt

The signed documentation ("Customer receipt") must contain the agreed status and condition of the Rental Object and all other fees that may apply. The information must be stated in such a way as to enable the End customer to easily calculate the total charge. The Customer must ensure that the End customer receives a copy of the Customer receipt.

If, prior to the return of the Rental object, the End customer has approved the charge of a Transaction as stated in these sector regulations, the Customer receipt need not contain the End customer's signature. The End customer can thus approve charges in advance provided that such is stated in the previous written agreement between the End customer and the Customer.

7. Availability

If the type of vehicle reserved by the End customer is not available at the time of collection, the End customer must receive an equivalent or upgraded vehicle at no extra charge.

8. Security Code

Receipt or registration of the Security code is not permitted in the case of a reservation and No show.

9. Chargeback claim

A Chargeback claim exists in the case of but not limited to all fraudulent Transactions including subsequent charges, additional charges and No show in accordance with paragraph 10 of the Terms of service Card acquiring.