

**Terms and conditions of the City Tickets and Parking service in the Revolut app
(valid from 21 March 2025)**

§ 1.

General

1. These Terms and Conditions define the rules for the provision of a service by SkyCash in the scope of enabling the User to make payments for:
 - the purchase of public transport tickets (hereinafter referred to as the "**City Tickets Service**"),
 - for parking in the Paid Parking Zone and Private Parking lots (hereinafter referred to as the "**Parking Service**"),(collectively hereinafter referred to as the "**Services**").
which may be used by the User via the Mobile Application.
2. The Services may only be used by the User who has previously read and accepted these Terms and Conditions in the Mobile Application. Acceptance of the Terms and Conditions is a prerequisite for the use of the Service.
3. All services provided by Revolut, including services related to payment processing related to the provision of the Service by SkyCash, are provided on the basis of separate terms and conditions between you and Revolut. Revolut, according to its terms and conditions, is authorised to offer various types of payment methods.
4. For the avoidance of doubt, SkyCash does not support payments for Tickets or Parking, but provides a tool in the Mobile Application enabling the User to make payments for Tickets or Parking.
5. These Terms and Conditions constitute the terms and conditions for the provision of electronic services within the meaning of the Act of 18 July 2002 on the provision of electronic services (i.e. Journal of Laws of 2024, item 1513).

§ 2.

Definitions

For the purposes of these Terms and Conditions, the following definitions and abbreviations shall be adopted:

1. **Mobile App or Mobile Application** – a mobile application made available by Revolut, through which you access the Service,
2. **Ticket Activation** – change of the status of the Ticket to the Ticket entitling to Travel,

3. **Ticket** – a public transport ticket in electronic form entitling to Travel by specific means of transport in accordance with the tariff and the Carrier's transport regulations, made available in the Mobile Application,
4. **SkyCash Customer Service Office** – SkyCash Customer Service Office, address: 2 Stawki Street, 00-193 Warsaw, e-mail: bok@skycash.com, phone: +48 22 403 80 20 or +48 22 403 80 40;
5. **Complaint Form** – a form made available by SkyCash in the "Complaints" section in the Customer Panel. The form is used, m.in, for filing complaints;
6. **User ID** – an individual user id visible in Mobile App required to log into the Customer Panel;
7. **Carrier** - an entity which, on the basis of an agreement concluded with SkyCash, allows the User to purchase Tickets offered by this entity via the Mobile Application;
8. **Customer Panel** – a website made available to Users by SkyCash available on the website <https://partner.skycash.com/revolut/> enabling viewing the history of purchased tickets, filing complaints,
9. **Revolut** – in terms of payment services: Revolut Bank UAB (a company registered in the Republic of Lithuania with company number 304580906, with its registered office at Konstitucijos ave, 21B, 08130 Vilnius, the Republic of Lithuania), for the rest services: Revolut Ltd. (with its registered office in 7 Westferry Circus, Canary Wharf, London, England, E14 4HD entered into the Companies House with the under number 08804411).
10. **GDPR** – Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) (Journal of Laws of the European Union of 2016 No. 119, p. 1 as amended),
11. **SkyCash** – an entity providing Services on the basis of these Terms and Conditions – SkyCash Poland S.A. with its registered office in Warsaw, 2 Stawki Street, 00-193 Warsaw, entered into the register of entrepreneurs kept by the District Court for the m.st of Warsaw, XII Commercial Division of the National Court Register, under KRS 0000315361, NIP 9571005969, REGON 220677198, share capital PLN 14,044,515.50 fully paid up;
12. **City Tickets Service** – a service provided by SkyCash consisting in providing the

possibility of purchasing transport tickets in the Mobile Application;

13. **Parking Service** – a service provided by SkyCash consisting in providing the possibility of making payments for parking of the Vehicle in the Paid Parking Zone and Private Parking lots in the Mobile Application;
14. **Service** – a service provided by SkyCash consisting in providing the City Tickets service or Parking Service in the Mobile Application;
15. **User** – a natural person with full legal capacity, who is a consumer within the meaning of Article 22¹ of the Civil Code and who concludes an Agreement with SkyCash for purposes not directly related to business or professional activity and who is entitled to use the Mobile App on the basis of an agreement concluded with Revolut.
16. **Agreement** – an agreement concluded for an indefinite period of time between SkyCash and the User.
17. **Municipality** - a local government unit in the territory of Poland, which is a payment acceptor under the Parking Service.
18. **Parking Badge** - a badge that allows identification of the Vehicle when using the Service. The current template of the Parking Badge is available on the SkyCash website in the “Parking” section and in Appendix No. 2 to these Terms and Conditions,
19. **Vehicle Registration Number** - the license plate number of the Vehicle stored in the Mobile Application, the parking of which in the Paid Parking Zone and in Private Parking lots will be covered by payments under the Service.
20. **Private Parking lots** - parkings administered by an entity other than the Municipality, which accepts payment under the Service. The list of Private Parking lots is available in the Mobile Application.
21. **Partner** - an entity other than the Municipality that accepts payments under the Service and manages Private Parking lots.
22. **Vehicle** - a vehicle equipped with Vehicle Registration Number, the parking of which in a Paid Parking Zone is paid.
23. **Paid Parking Zone** - places where the Municipality has established the obligation to pay fees for parking a Vehicle and determined the rates of parking fees. Places covered by Paid Parking Zones are managed by Municipalities. The list of places covered by Paid Parking Zones that are available in the Service can be found in the Mobile Application.

§ 3.

Type of Service,

Terms and conditions of concluding a Service Agreement

1. SkyCash as part of the Service enables the User to make payment for the Ticket or payment for parking in the Mobile Application.
2. In order to use the Service, it is necessary to have a mobile phone or other electronic device with access to the Internet and to have an active account in the Mobile Application. The cost of data transmission (Internet) is settled with the operator according to the operators' rates.
3. The User is obliged to use the Service in accordance with the rules resulting from the provisions of the Terms and Conditions, generally applicable laws and principles of social coexistence. You are prohibited from providing illegal content when using the Services.
4. The Agreement for the provision of Services is concluded at the moment of acceptance of the Terms and Conditions for Services, the subject of which is the provision of Services and free additional services in the form of the Customer Panel, in accordance with the provisions of the Terms and Conditions. Terms and Conditions will be sent by electronic means (e-mail) to the User's e-mail address indicated in the Mobile App. The conclusion of the Agreement does not oblige the User to use the Service.
5. SkyCash has the right to make necessary interruptions in access to the Service in connection with maintenance or modernization works. SkyCash makes every effort to ensure that such breaks are as short as possible and the least burdensome for the Users. Users will be notified in advance about planned interruptions, whenever possible, via the Mobile Application or e-mail.

§ 4.

Terms and Conditions of City Ticket Service

1. After the conclusion of the Agreement, the User may use the City Ticket Service multiple times, for as long as the Agreement is in force and the User has a valid agreement with Revolut. The City Ticket Service provided by SkyCash is free of charge.
2. In order to use the City Ticket Service, the User shall:
 - a. launch the Mobile Application on the device,

- b. verify whether it has a balance on the account maintained by Revolut, managed by it from the Mobile App, corresponding to at least the amount of the fare for the transport ticket in accordance with the Tariff,
 - c. select the available ticket parameters; select a payment method to pay for a selected transport ticket,
 - d. authorise the payment for the Ticket if required.
3. In addition to the activities indicated in paragraph 2 above, depending on the Carrier and the type of ticket, in order to use the Service, the User may be required to provide additional data, personal or related to the journey, only to the extent necessary to fulfill the requirements of the Carrier and applicable law. Such data may include, for example, line number, means of transport, or other information specified in the Carrier's terms. Any processing of personal data, such as name, surname, or PESEL number, will be carried out in accordance with the applicable data protection regulations, including GDPR.
 4. Payment for the Ticket may need authorisation.
 5. The tariffs and regulations of the Carriers contain information on the detailed conditions of travel, including prices, types and validity of specific tickets. Before purchasing a Ticket and starting a travel, the User should familiarize himself with the Carrier's current transport tariff and the current rules for granting entitlements to reduced fares.
 6. Carriers may apply various safeguards when purchasing Tickets, e.g. by setting time limits for performing certain actions in the purchase process.
 7. The User may have the option to purchase more than one Ticket during one transaction, subject to such option availability in a particular city.
 8. Only having an active Ticket entitles the User to travel. Depending on the Carrier's requirements, the purchase of a Ticket may be tantamount to its activation. In other cases, the User is obliged to activate the Ticket.
 9. The Ticket is activated in accordance with the requirements of the Carrier and the Carrier's transport regulations.
 10. Depending on the method of Ticket activation, an appropriate options for activation will be available in the Mobile Application indicating the method of activation and the correct way of proceeding, e.g. by scanning a QR code.
 11. After purchasing the Ticket, the User will receive a confirmation in the Mobile Application, which will contain all information regarding the type of Ticket, time,

validity, etc.

12. The Carrier has the right to control the legality of the User's journey and verify that the User has an active Ticket. The User is obliged to present an active Ticket to the Carrier or persons authorised by the Carrier (e.g. inspectors) on their device in the Mobile Application. If the Ticket contains additional identification data, the User should present during the inspection an appropriate document confirming the identity of the User and the data entered on the Ticket.
13. SkyCash and Revolut are not responsible for the quality of the Mobile Application connection with the Internet and the quality of operation of the Carrier's systems and any difficulties in the purchase of Tickets caused by this. Difficulties or inability to pay for the Ticket in the Mobile Application or activate the Ticket for any reasons (including those attributable to SkyCash) does not release the User from purchasing the Ticket in another manner specified by the Carrier and from carrying out the journey in accordance with the Carrier's transport regulations.
14. SkyCash and Revolut shall not be liable for any damage resulting from the selection of an incorrect Ticket, lack of activation by the User, inconsistency of the data provided by the User with the actual state of affairs or improper performance of carriage by the Carrier.
15. In case of technical interruptions, SkyCash will take its best effort to notify Users in advance whenever possible and ensure that such interruptions are minimized. SkyCash will not be liable for interruptions caused by factors beyond its control (e.g., force majeure, actions of third parties).

§ 5.

Terms and Conditions of Parking Service

1. After the conclusion of the Agreement, the User may use the Parking Services multiple times, for as long as the Agreement is in force and the User has a valid agreement with Revolut. The Parking Service provided by SkyCash is free of charge.
2. The list of cities with Paid Parking Zones and Private Parking lots supported by the Service is available on the Mobile Application. The parking rates and other conditions for parking in Paid Parking Zones or Private Parking lots are determined by resolutions of the relevant local government body or price lists and regulations of Partners (in the case of Private Parking lots).

3. In order to use the Parking Service, the User shall:
 - a. launch the Mobile Application on the device,
 - b. verify whether it has a balance on the account maintained by Revolut, managed by it from the Mobile App, corresponding to at least the balance corresponding, at least, to the amount of the fee for the scheduled parking of the Vehicle;
 - c. select a city and a Paid Parking Zone or Private Parking;
 - d. enter or select the Vehicle Registration Number in the Mobile Application;
 - e. set the time limit (end time of paid parking) if required;
 - f. confirm the terms and conditions, including the bill to pay for the parking of the Vehicle, accept the payment in the Mobile Application and then receive confirmation of the start of paid parking.
4. Upon the commencement of paid parking, Revolut will block on the User's account the amount corresponding to the fee for the paid parking time period selected by the User. In cases where the User would like to purchase parking for a period shorter than the minimum parking time for a given zone, the fee for the minimum parking time for the zone will be charged.
5. In the event that the User specifies a parking time for a period exceeding the remaining time until the end of paid parking hours in a particular zone or Private Parking, only the remaining time until the end of paid parking hours in a particular zone on a particular day shall be charged.
6. The User will pay for the used parking time and Revolut will remove the blockade from the account. The user in the mobile application will have access to view active parking tickets as well as, parking history.
7. For parking that has already started, the Vehicle Registration Number cannot be changed.
8. The User has the option to terminate paid parking early as well as to extend it by selecting the appropriate options in the Mobile Application.
9. The provision of the Parking Service is automatically terminated in the following cases;
 - (a) at the expiration of the period for which parking was paid (time limit)
 - (b) at the end of the period covered by the obligation to pay parking fees in a given Paid Parking Zone or Private Parking lots on a given day.
10. The User agrees that SkyCash may provide the Municipalities or Partners with data

related to the performance of the Service, in particular vehicle registration numbers, time periods during which paid parking was performed, and data and reports related to the handling of complaints.

11. In the event that the User loses access to the Mobile Application while using the Parking Service (paid parking in progress), the Parking Service shall be provided in accordance with the rules set forth in these Terms and Conditions.
12. If it is not possible to pay the parking fee using the Parking Service via the Mobile Application, the User is obliged to use another method available in the respective Paid Parking Zone or for Private Parking lots, respectively method of paying the parking fee. Failure to pay the parking fee for any reason (including those attributable to SkyCash or Revolut) does not exempt the User from the obligation to pay the aforementioned fees.
13. The rules of cooperation between SkyCash and Municipalities or Partners are regulated by separate agreements.
14. Municipal services authorized by the municipality and the partner or entities acting under the authority of the partner may inspect parked Vehicles. They can check whether the payment for parking in the Paid Parking Zone has been made in the Mobile Application. The check is based on the Vehicle Registration Number. In order to indicate that the payment for parking a Vehicle was made in the Mobile Application, the user must equip the Vehicle with a Parking Badge.
15. The User shall place the Parking Badge in the lower right corner of the Vehicle's windshield. The obligation to place the Parking Badge depends on the regulations of the parking zone and may be determined by local Municipalities or Partners. The User may choose one of the available forms of the Badge. Forms can be found at <https://www.skycash.com/> in the "Parking" section and in Appendix 2 to the regulations.
16. Parking fees:
 - in the Paid Parking Zone are based on the current content of the resolutions adopted by the Municipality,
 - in Private Parking lots result from the current price lists of Partners.
17. SkyCash shall not be liable if the User indicates incorrect data when using the Parking Service, e.g. incorrect Vehicle Registration Number, selects an incorrect city or parking zone.

Customer Panel

1. As part of the Agreement, SkyCash additionally provides Users with a free Client Panel on the <https://partner.skycash.com/revolut/> website, where the User can view their activity while using the Service, history of using the Service, and through which they can submit complaints and apply for a VAT invoice (when applicable).
2. SkyCash does not charge fees and commissions for the use of the Client Panel by the User.
3. In order to log in to the Client Panel, the User provides:
 - a. User ID visible in the Mobile Application, and
 - b. One-time password – both generated in the Mobile Application in the feature's help section..
4. In the Customer Panel, the User can download a report on the purchased tickets free of charge or file a complaint.
5. In the Client Panel, the User may request a VAT invoice for the purchased Ticket by indicating purchaser and the e-mail address to which the issued document will be sent.
6. In order to use the Client Panel, it is necessary to have an electronic device with access to the Internet and a web browser. The cost of data transmission (Internet) is settled with the operator according to the operators' rates.
7. As part of the use of the Client Panel, it is forbidden to:
 - a. taking any actions that cause or could cause destabilization of the operation of the Customer Panel or IT systems used by SkyCash,
 - b. making login data to the Client Panel available to third parties,
8. It is recommended that the User:
 - a. regularly check and verify the security of the working environment of the device on which the customer panel is used.
 - b. apply security measures on the device used to access Customer Panel.
9. Any technical problems related to the functioning of the Client Panel may be reported by the Users by contacting SkyCash Customer Service (Application).
10. SkyCash has the right to make necessary interruptions in access to the Services and the Customer Panel in connection with maintenance or modernization works. SkyCash makes every effort to ensure that the breaks referred to above are as short as possible and the least burdensome for the Users. SkyCash shall notify Users about planned interruptions in the operation of the Client Panel in advance, whenever possible.

§ 7.

Liability and Complaints

1. SkyCash shall be liable for non-performance or improper performance of the Agreement within the limits and on the terms resulting from the generally applicable law and indicated in these Terms and Conditions.
2. The User has the right to file a complaint via:
 - a. Customer Panel,
 - b. via e-mail to bok@skycash.com,
 - c. by phone at the indicated telephone number of the Customer Service Office,
 - d. by traditional mail with the note "Complaint" to the address of the SkyCash headquarters.
3. The complaint should at least include:
 - c. User's name, surname and e-mail,
 - d. User ID
 - e. Ticket data,
 - f. description of the subject of the Complaint.
4. SkyCash confirms the receipt of the Complaint by sending an e-mail.
5. SkyCash reserves the right to ask the User to supplement the data necessary to resolve the Complaint, if such data are missing or incomplete.
6. SkyCash shall respond to the Complaint within 14 (fourteen) days from the date of receipt of the Complaint.
7. SkyCash shall send a response to the Complaint in an electronic form, unless the User expressly requests a written response by traditional mail, and at the same time provides SkyCash with the address data to which such a response should be sent.
8. The User has the right to apply to the Municipal or District Consumer Ombudsman for free legal assistance in the scope of the results of the Complaint being considered.

§ 8.

Personal data

1. The administrator of personal data as part of the City Tickets Service, as part of the Parking Service access to the Customer Panel and complaint processing services is SkyCash Poland S.A. with its registered office in Warsaw at Stawki 2.
2. Personal data is collected when the Service User submits a complaint regarding the

service or the service requires personal data. The data is provided by the User.

3. SkyCash processes users' personal data as part of the service and complaint handling.
4. As part of the service and the complaint process, SkyCash guarantees that it complies with all rights that arise from the GDPR.
5. The service user has the right to:
 - a. access to data (including obtaining a copy thereof),
 - b. rectification and supplementation of data,
 - c. removal in cases provided for by law,
 - d. limit their processing,
 - e. to transfer them, not to be subject to automated decision-making, including profiling,
 - f. to object to the processing of personal data of the service user,
 - g. the right not to be subject to a decision based solely on automated processing and producing legal or similarly significant effects.
6. You can exercise these rights when:
 - a. notices that the data is incorrect or incomplete,
 - b. the data is no longer necessary for the purposes for which SkyCash needed it,
 - c. the data is processed unlawfully,
 - d. the data is incorrect,
 - e. data processing is based on consent or a contract concluded
 - f. with the user of the service, and when it is automated.
7. SkyCash has appointed a Personal Data Protection Officer, you can contact him using the e-mail address [Prywatnosc@skycash.com](mailto: Prywatnosc@skycash.com), details are included on the SkyCash website in the Privacy tab.
8. The user of the service has the right to lodge a complaint with the supervisory authority about how SkyCash processes personal data. It is the President of the Office for Personal Data Protection. You may submit a complaint orally, in writing, or electronically.
9. SkyCash Poland S.A. has access to personal data.
10. As part of the SkyCash Poland S.A. service, it may transfer the following data:
 - a. entities whose services are used by the Service User to the extent necessary for the proper provision of the service, in particular partners providing IT services, providing parking services, providing public transport services, enforcing the correctness of the fees paid.

- b. authorities, in particular those fighting fraud and abuse.
11. SkyCash stores personal data for the duration of the contract concluded with the service user. It also stores it after the end of the contract for other contract-related purposes in order to:
- a. pursue claims related to the performance of the contract,
 - b. perform obligations resulting from the provisions of law, including in particular
 - c. tax and accounting,
 - d. prevent abuse and fraud,
 - e. to achieve statistical and archiving purposes.
12. SkyCash stores personal data for a maximum of 10 years from the date of completion of the service. After this time, SkyCash will delete the data.

§ 9.

Withdrawal and Termination

1. The User has the right to withdraw from the Agreement within 14 (fourteen) days from the date of its conclusion. A template of the declaration of withdrawal from the Agreement constitutes Appendix No. 1 to these Terms and Conditions.
2. In order to meet the deadline referred to in § 9 section 1 of the Terms and Conditions, it is sufficient to send by post a written statement of withdrawal from the Agreement before the expiry of the indicated deadline (date of postmark). Due to the adopted form of communication, it is permissible to submit a statement of withdrawal from the Agreement in the form of an e-mail.
3. In the event of withdrawal from the Agreement, the Agreement is considered not concluded.
4. The agreement between SkyCash and the User is terminated as a result of termination.
5. The User may terminate the Agreement at any time with immediate effect by resigning from the Services in the Mobile Application.
6. SkyCash may terminate the Agreement with one month's notice. User may request that the notice of termination be delivered to them at least in a durable medium.
7. SkyCash has the right to terminate the Agreement in the event of occurrence of one of the following important reasons:
 - a. violation of the provisions of the Terms and Conditions by the User,
 - b. committing or justified suspicion of committing a crime by the User using the

Client Panel,

- c. use or reasonable suspicion of using the Client Panel by the User in a manner inconsistent with generally applicable law,
 - d. the User providing false or factual information, using outdated or false documents by the User,
 - e. issuing a final decision or ruling against SkyCash prohibiting SkyCash from conducting activities in the field of Services,
 - f. entry into force of legal provisions resulting in the necessity to cease the activity performed by SkyCash in the field of Services or a significant change in the conditions of conducting such activity,
 - g. entry into force of the provisions of law introducing the necessity of termination by SkyCash of the Agreement,
 - h. decision to cease to provide Services by SkyCash. In the event of termination of the Agreement due to SkyCash's decision to cease providing Services, the User is entitled to a refund of any prepaid amounts for Services not yet provided.
8. Termination submitted by SkyCash in the case of circumstances referred to in § 9 section 7 letters a-c of these Terms and Conditions may be submitted with immediate effect.

§ 10.

Final provisions

1. The Terms and Conditions are available on the SkyCash website and in the Mobile Application in a way that enables the User to obtain, reproduce and record the content of the Terms and Conditions.
2. SkyCash may amend the Terms and Conditions only for the following justified and important reasons:
 - (a) Legal reasons:
 - compliance with changes in applicable laws, regulations, or binding administrative decisions which have or may have an impact on SkyCash's operations, including on the Services provided by SkyCash or on the Service, with the provided that changes may be made to the extent affected by the change in the legislation;
 - the need to adjust the Terms and Conditions to the

applicable legal regulations provisions of law, with the proviso that changes may be made only to the extent to which, in accordance with the interpretation of the laws in effect at the time of the amendment, the Terms and Conditions time of the change, the Terms and Conditions are inconsistent with such provisions;

- changes in the interpretation of applicable laws, resulting from court rulings, resolutions, decisions, recommendations or other acts of state bodies, with the proviso that changes may be made in the scope affected by the change in the interpretation of the law, court ruling, resolution, decision or recommendation or other act of state bodies;
- the need to adapt the Terms and Conditions to decisions, guidelines, recommendations or other positions of authorities, with the proviso that changes may be made only to the extent to which the decision, guideline, recommendation or other position of the authority applies.

(b) Economic reasons:

- adjustments resulting from changes in ownership structure or significant changes in market conditions affecting the provision of Services;
- change in the scope of business or change in the scope of Services provided or the manner in which Services are provided or introduction of new Services or changes to the offer involving modification of Services, including the scope and manner of their provision or a change in the current economic situation or a change in the economic situation of SkyCash (in particular, a significant and documented increase in the cost of providing Services by SkyCash);

(c) Technological reasons:

- the need to adapt to technological developments or

innovations that impact the operation of the Services;

- the need to improve the safety or availability of the Services provided.

3. SkyCash informs the User about any change to the Terms and Conditions by:
 - www.skycash.com website and
 - an email.
4. SkyCash informs the User about the planned amendment to the Terms and Conditions no later than 14 (in words: fourteen) days before the proposed date of entry into force of the changes in the content of the Terms and Conditions by an email sent to the address registered on the Mobile App.
5. If the User has not submitted objection at least in documentary form to the changes to the Terms before the proposed date of entry into force, they are deemed to have been accepted.
6. The User has the right, prior to the date of the proposed entry into force of the amendments to the Terms and Conditions, to terminate the Agreement free of charge with effect from the date of informing the User of the planned change, but not later than until the date on which these changes would be applied.
7. If the User submits an objection at least in documentary form to the amendments to the Terms and Conditions and does not terminate the Agreement, then the Agreement expires on the day preceding the date of entry into force of the proposed changes, without incurring any additional fees by the User. If the User accepts the amended Terms and Conditions, it is assumed that the User has concluded a new Agreement with SkyCash.
8. SkyCash shall be liable for its non-performance or improper performance of the Agreement, including for compliance of the performance with the Agreement, within the limits and under the rules provided by generally applicable laws and regulations.
9. The law applicable to the legal relations between the User and SkyCash is the Polish law.
10. The Services are provided by SkyCash in the Republic of Poland.
11. Any disputes arising from the concluded Agreement shall be resolved by a locally competent common court, determined on the basis of the provisions of the Act of 17

November 1964 Code of Civil Procedure (Journal of Laws of 2021, item 1805, as amended).

12. User who is a consumer has the opportunity to use the out-of-court method of processing complaints and pursuing claims before the Permanent Arbitration Court Consumer Court at the Provincial Inspectorate of Trade Inspection in Warsaw. Information on how to access the aforementioned dispute resolution mode and procedures can be found at the following address: <https://polubowne.uokik.gov.pl/>. A user who is a consumer also has the option to use the EU online ODR platform, available at the following Internet address: <http://ec.europa.eu/consumers/odr/>.
13. The Agreement is concluded in the Polish language. Appendix no. 3 contains the content of the Agreement along with its attachments translated into English.

Appendix No. 1

.....

User's name

.....

User ID

STATEMENT

on withdrawal from the distance Agreement for the use of the SkyCash Application

I, the undersigned..... I hereby inform that I withdraw from the Agreement for the provision of Services by SkyCash within the Revolut Mobile Application, concluded remotely on

I declare that I am a consumer within the meaning of Article 221 of the Civil Code and I have concluded the agreement with SkyCash for purposes not directly related to business or professional activity.

.....

User's signature and date

Appendix No. 2

Parking Badge

