

**Conditions of use of the Payment Account  
and the Electronic Wallet for users - individuals**  
*/ in force since 01.05.2022 /*

1. The conditions of use of the Payment account and the Electronic Wallet for users - individuals (hereinafter - "Conditions"), describe the use of the services provided to Users - individuals by "Paynet Services" S.R.L. (hereinafter - "Company").

2. These Conditions complete and detail the existing contractual relationship between the User and the Company, in accordance with the Framework Contracts, the Rules for using the Electronic Wallet and the tariffs applied by the Company to the payment services provided to users of these payment instruments.

3. The User must comply with these Conditions and follow with them. These Conditions become operable for the User from the moment he opens the Payment account or Electronic Wallet and are valid for the entire period of validity of the Payment account or Electronic Wallet.

4. The Company may unilaterally change the limits of use of the Payment account and / or the Electronic Wallet.

5. The Company will inform the User about the modifications of the present Conditions by publishing them on the web page: [www.paynet.md](http://www.paynet.md) and in the application "Paynet Wallet".

6. The basis for calculating and applying the daily, monthly and annual limits are the calendar day, month and year.

7. The conditions and limits applicable to the use of the Payment account and the Electronic Wallet are set out in the table below:

<b>Type of payment instrument</b>	<b>Maximum balance limit</b>	<b>Types of payment transactions that can be performed and applicable limits</b>
<b>Electronic Wallet</b>	<b>up to 5,000 lei</b>	<ul style="list-style-type: none"> <li>- cash supply - up to 5000 lei / per operation;</li> <li>- supply from bank card - up to 10,000 lei / per operation / per day / up to 3 operations per day;</li> <li>- redemption Electronic money / cash withdrawals - up to 2000 lei / per operation;</li> <li>- payments - up to 5000 lei / per operation;</li> <li>- payments - up to 10,000 lei per calendar month.</li> </ul> <p>If the sum of the financial means intended to supply the Electronic Wallet exceeds the limit of the Electronic Money that can be stored in the Electronic Wallet - the surplus of the financial means will be on hold and will automatically supply the Electronic Wallet, as it will be use the e-currency stored in it. Through the Electronic Wallet, payments can be made only for the purchase of goods and services from suppliers in the Republic of Moldova. Transfers of any kind are not allowed.</p>
<b>Payment account</b>	<b>unlimited</b>	<ul style="list-style-type: none"> <li>- supply: from bank card, cash, transfer or remittances - up to 20,000 lei / per operation / per day;</li> <li>- payments, cash withdrawals or transfers - up to 20,000 lei / per operation;</li> <li>- payments, cash withdrawals or transfers - up to 50,000 lei per day;</li> <li>- payments, cash withdrawals or transfers - up to 200,000 lei per month;</li> <li>- payments, cash withdrawals or transfers - up to 700,000 lei per year.</li> </ul>