Terms and conditions of sale applicable to Lydia Offer

General provisions

These terms and conditions of sale ("T&Cs") come into effect as of August 19, 2026 for new Contracting Party, and as of October 19, 2026 for existing Customers, and from that date cancel and replace all previous versions with the same purpose that were binding on the Parties. The previous version can be consulted at the following address: https://sumeria.eu/documents/tcs/fr/21072026/1-lydia/1-2-lydia-conditions-generales-de-vente-de-l-offre-lydia-fr-21072026.pdf

Article 1: Definitions

“**Online Money pot**” means the service with which the Customer (the Money pot owner) can temporarily ask Contributors to finance their Wallets.

"**Customer**" means the natural person of legal age and with full legal capacity acting within the framework of the Account agreement.

"**Contracting Party**" collectively means the Customer and the Registered Visitor.

"**Account agreement**" either means the Payment Account Agreement or the Electronic Money Account Agreement signed by the Contracting Party.

"**Payment Link**" means a Designation Method consisting of a secure link associated with a specific payment transaction.

"**Designation Method**" means the alternative and innovative procedure used by the Customer and permitted by the Lydia Offer to identify the Beneficiary of a Transfer, without IBAN.

"**Reception Method**" means the means chosen by the Customer or by the Beneficiary to receive funds, in particular on an Electronic Money Account or Payment Account associated with the Lydia Offer, an external bank account or any other means proposed by Lydia Solutions (eg. SEPA Transfer).

"**Lydia Offer**" means the Lydia offers (including services described herein) the Contracting Party can subscribe to via the Application.

"**Lydia Profile**" means the Profile created by the Contracting Party to use the Lydia Offer.

"**Registered Visitor**" means the natural person of legal age and with full legal capacity who wishes to use the Lydia Offer from the Application under the conditions provided for in Article 3 hereof.

Unless otherwise specified, the capitalized terms not defined in these T&Cs refer to terms defined in the Account agreement.

The French version of this document prevails over the English version.

Article 2: T&Cs application

The T&Cs regulate the conditions of subscription to Lydia Offer available at the time of subscription in the Application.

The T&Cs are accepted at the time of subscription to Lydia Offer via the Application by the Contracting Party that is not acting for professional or unlawful purposes. Generally, the services must be used in compliance with applicable regulations. In the event of non-compliance, Lydia Solutions reserves the right to take any measure it deems appropriate (e.g., blocking of funds), without prejudice to any legal action against the Registered Visitor and/or the Customer to defend its rights and interests.

In the event where a Payment Account or Electronic Money Account is linked to the Lydia Offer, these T&Cs of Lydia Offer are part of the Account agreement. As such, all the provisions of the Pricing and Limits Annex, apply within the framework of these T&Cs.

Article 3: Offers features

1 - General features

Lydia Offer includes:

- a service allowing the creation of a Lydia Profile according to the terms and conditions defined in Article 3 hereof, offered to Registered Visitors
- an individual payment account or an electronic money account and related services offered to Customers.

In accordance with current regulations, the Contracting Party is informed that verifying their identity and obtaining the Verified User status are prerequisites for optimal functioning of the services offered by Lydia Solutions as part of Lydia Offer (in particular all services provided in Account agreement).

2 – Declaration of the Contracting Party

The Contracting Party represents acting on their own behalf and in their own interest, and acknowledges and accepts that the services provided herein cannot under any circumstances be provided to them in the context of the performance of any business involving commercial, industrial, craft, professional or agricultural activities. The Contracting Party also certifies that they do not already hold a Lydia Profile or an electronic money account or a payment account opened in the books of Lydia Solutions.

The Contracting Party has and must retain full legal capacity throughout the term hereof. The Contracting Party also represents that they are not the subject of any ban imposed by law or court order during the term of these Terms and Conditions.

The Contracting Party represents that all information provided by the latter to Lydia Solutions is and shall remain accurate for the duration of these Terms and Conditions. The Contracting Party also undertakes to respond to any request to update this information issued directly by Lydia Solutions. Lydia Solutions shall not be held responsible for the consequences in the absence of an update.

It is the Contracting Party's responsibility to inform Lydia Solutions in writing of any change relating to their status as a user of Lydia Solutions services, in particular in the event of a change in their contact details (telephone number, address, e-mail), professional activity where appropriate, civil status, capacity, marital status, nationality, personal address (home, tax and mailing address), identification elements concerning their possible authorized representative and status (in particular in the event of acquisition of the status of citizen of the United States of America or of a "Green Card").

Lydia Solutions further reminds the Customer that their Personal Account and Electronic Money Account or Payment Account are strictly personal. Any loan or disposal thereof is strictly prohibited. Any assignment, rental, loan or transfer of an account to a third party is strictly prohibited and will result in the termination of these Terms and Conditions as well as the withdrawal of the Customer's access to all services offered by Lydia Solutions, without notice.

3 - Lydia Offer

The Registered Visitor is informed that by using one of the services below-mentioned in article 3.2, an Electronic Money Account (or where applicable, a Payment Account) is opened in their name on the books of Lydia Solutions, and they become a Customer.

Lydia Offer can be cancelled at any time. Lydia Solutions requires no minimum period of subscription. It consists of the following services (the details of which are available in the Manual):

3.1. Lydia Profile

The creation of a Lydia Profile within the Application is required to use the Lydia Offer, which the Contracting Party acknowledges and accepts. It enables a Contracting Party to store their identity information (surname, first name), login credentials, contact methods, external bank details, credit card numbers, and other personalized preferences.

The provided bank details must correspond to a bank account opened in the name of the Contracting Party with a payment service provider established in a member state of the

European Union. As such, it is their responsibility to enter their bank details and ensure that they are entered correctly before any validation in the Application.

The Contracting Party acknowledges and accepts that Lydia Solutions may charge fees for the provision of these services, in accordance with the Pricing and Limits Annex.

3.2. Electronic Money Account or Payment Account (where appropriate)

As of the creation of the Electronic Money Account (or where applicable, the Payment Account), the Registered Visitor, having become a Customer, will receive a notification to this effect from Lydia Solutions and will benefit from a right of withdrawal under the same conditions and terms as those provided for in the “Withdrawal” article of the Account agreement.

In the event of termination of their Lydia Profile, the Contracting Party will no longer be able to subscribe to other services provided by Lydia Solutions and their Account will then be terminated according to the terms described in Article 7. In the absence of obtaining Verified User status, the Customer acknowledges and accepts that the limits provided for by Article R. 561-14-1-1 of the French Monetary and Financial Code are applicable and Lydia Solutions may decide at any time to apply additional or more restrictive limits, and the Customer will no longer be able to send funds to any Beneficiary nor receive funds on or from their Lydia Wallet (as this term is defined in Article 3.2.1 below).

Once Verified User status is obtained, the Customer acknowledges and accepts that their Electronic Money Account may become a Payment Account due to the novation resulting from the identity verification procedure. In this capacity, the Payment Account will be automatically credited with the face value of the electronic money units previously held in the Electronic Money Account.

3.2.1. The Lydia Wallet:

The Electronic Money Account or, where appropriate, the Payment Account includes the creation of a personal Wallet created for each Customer (hereinafter the "**Lydia Wallet**"). The Lydia Wallet can be used to:

- receive and send money (via email, phone number, QR code Lydia, etc.),
- initiate a wire transfer from an external bank account with a Payment initiation service provider,
- Collect payments made with a credit card.

When a third party sends money to the Customer, depending on the chosen payment method, fees may be charged to the Customer. If applicable, the amount actually received by the Customer is reduced by the fees. Details of the fees are available in the Pricing and Limits Annex.

3.2.2. The Online Money pot:

With the Verified User status, the Customer can create and share one (or several) online Money pot(s) with Lydia Offer.

Contribution to an Online Money pot is initiated from a public web page (available to anyone with access to the Online Money pot URL) or one of the Lydia Solutions Applications compatible with the Lydia Offer. The web page is available upon creation of the Online Money pot and cannot be deactivated without closing the Online Money pot.

The Customer may make the balance and the history of contributions to the Online Money pot public. However, no one except the Customer may modify or close the Online Money pot, or use its balance. Before using the balance of the Online Money pot, the Customer must transfer it to their Lydia Wallet to then make a transfer to another bank account or purchase an Amazon gift card in accordance with the terms and conditions provided for in Article 3.2.3 below.

The Online Money pot balance must be of zero euros to close it. In this regard, it is specifically specified that Lydia Solutions reserves the right to close an Online Money pot with a zero balance in accordance with the terms mentioned in the Manual.

The Customer must identify the purpose of the Online Money pot. It must be lawful, ethical, morally compliant, and dedicated to a private usage.

Online Money pots appealing to public generosity, in particular ones used to finance a cause or a social, associative or entrepreneurial project via donations are strictly forbidden. We ask anyone noticing an Online Money pot with a purpose inconsistent with current regulations or T&Cs to promptly reach out to Lydia Solutions customer service.

Lydia Solutions reserves the right to delete or block access to any Online Money pot with a purpose deemed unlawful, unethical or not morally compliant, as well as to any Money pot suspected to be used for money laundering, to finance terrorism or if its purpose cannot easily be verified by Lydia Solutions. Lydia Solutions reserves the right to take legal action against the Customer and/or the Contributors to defend its rights and interests.

The Customer remains solely liable for the content and purpose of the Online Money pot and cannot hand over this responsibility to anyone else. The Customer makes a commitment to the Contributors to use all the collected funds in strict compliance with the identified purpose. If the Customer fails to comply with this personal obligation, the Contributors must take direct action and cannot hold Lydia Solutions responsible as they are external to any existing relationship between the Contributors and the Customer.

Lydia Solutions is not involved in any dispute between a Customer, or Contributor and a third party organizer.

3.2.3. Amazon gift cards:

The Customer who has subscribed to a Lydia Offer may purchase Amazon gift cards via the Application. A gift card is a dematerialised card credited with a defined amount that allows purchases to be made from the card issuer. These gift cards can be used to pay on the partner's website, using a code provided at the time of order.

Before choosing a gift card, the Customer acknowledges and accepts the conditions of validity and use of the gift card specific to the card issuer. A gift card is a digital content not provided on a material and personalised support and is therefore neither exchangeable nor refundable nor eligible for the right of withdrawal. The choice of a gift card is final and cannot give rise to an exchange or refund by Lydia Solutions or the partner store in any form whatsoever.

The Customer receives the gift card by e-mail within the specified period mentioned at the moment of the choice (where applicable).

The deals are independent of Lydia Solutions, the company issuing a gift card is solely responsible for ensuring the validity of the voucher under the conditions indicated on it and previously accepted by the Customer. For any question or claim regarding the use of a gift card, the Customer should contact the company directly using the contact details indicated on the gift card.

Lydia Solutions does not pass on the Customer's personal data to the company or to a third party. Only the information concerning the use of the gift card and the profile of its beneficiary may be used and shared with a third party in order to propose to the Customer the most relevant offers of goods and services.

3.2.4. Other services:

Lydia Offer provides numerous additional services such as setting up recurring transactions, etc.

4 - Beneficiary designation

4.1 General provisions

Lydia Solutions allows the Customer to send money to a Beneficiary via a Designation Method or a SEPA Transfer.

For the proper execution of payment transactions, the Customer must ensure that the Beneficiary's Designation Method or the information necessary for the execution of the SEPA Transfer they use is accurate.

When using a Designation Method, the Beneficiary can be designated using an Destination identifier allowing anyone who possesses it to claim the funds, and Lydia Solutions informs the Customer in accordance with the procedures described in the "Verification of transactions" article in the Account agreement.

The Beneficiary is solely responsible for the information they provide in order to receive the funds, particularly regarding the choice of account or Reception Method when several options are offered to them, which the Customer acknowledges and accepts.

Lydia Solutions may execute the payment transaction without communicating the Beneficiary's full bank details to the Customer, before and/or after.

Depending on the features offered by Lydia Solutions, the Customer may associate a comment, a photograph, a document, or any other Content with a payment transaction.

These elements are transmitted to the Beneficiary or the sender, as the case may be, solely within the framework of the execution of the transaction. They are independent of the payment order and do not affect its validity or its execution.

In order to satisfy its legal, regulatory, or security obligations, Lydia Solutions may ask the Beneficiary for additional information, perform identity verifications, impose certain limitations, delay or refuse the execution of a transaction, or require the opening of an Electronic Money Account or Payment Account associated with the Lydia Offer before the receipt of funds.

Certain Designation or Reception Methods may not be available depending on the country, the transaction amount, the applicable regulatory checks, or the characteristics of the Beneficiary's Payment Account or Electronic Money Account.

4.2 Designation of the Beneficiary via a Payment Link

Subject to service availability, the Payment Link constitutes one of the Designation Methods of the Beneficiary offered by Lydia Solutions.

Each Payment Link is associated with a specific payment transaction and a unique identifier. It can be used only once, until its expiration or use.

If not used before its expiration, the link becomes permanently invalid and the payment transaction is automatically cancelled. The funds are returned to the Customer.

The Customer may share a Payment Link allowing anyone who possesses it to claim the funds, or use the features allowing the Beneficiary to be designated by name under the conditions provided for in this article.

When the Payment Link is shared without designating the Beneficiary by name, anyone possessing a valid Payment Link may be able to claim the funds, subject to any security checks possibly performed by Lydia Solutions.

When the Payment Link is shared with the Beneficiary designated by name, Lydia Solutions will use its best efforts to ensure that the designation provided corresponds to the holder of the Reception Method.

The Customer is solely responsible for the conditions under which they share the Payment Link.

Lydia Solutions may, at any time before its use, suspend, invalidate, or delete a Payment Link when necessary to prevent fraud, satisfy a legal or regulatory obligation, or ensure the security of the Services.

Once the Payment Link is used and the payment transaction executed in accordance with the information validated by the Beneficiary, the payment transaction becomes irrevocable under the conditions provided for by the Account agreement.

4.3 Liability

Lydia Solutions cannot be held liable when a payment transaction is executed in accordance with the Beneficiary designation method used by the Customer or the information completed or validated by the Beneficiary themselves, particularly when:

- the Customer has used an incorrect Designation Method or provided inaccurate information regarding the Beneficiary;
- the Designation Method used was communicated to a person other than the intended Beneficiary;
- the Beneficiary has selected a Reception Method or a recipient account different from the one they desired;
- the Beneficiary has entered incorrect information;
- the verifications implemented by Lydia Solutions within the framework of a named Beneficiary designation did not prevent the transfer of funds to another person, provided that Lydia Solutions has implemented the reasonable measures provided for by these T&Cs.

The Customer is solely responsible for the choice of the Beneficiary Designation Method as well as the conditions under which they share a Payment Link.

4.4 Security measures

When using a Payment Link, the Customer must ensure to share it only with the Beneficiary for whom it is intended. Any person possessing a valid Payment Link may be able to claim the corresponding funds, which the Customer acknowledges and accepts. In case of doubt regarding the confidentiality of a Payment Link, the Customer must specify the first and last name of the recipient before sharing it or use another Designation Method.

Article 4: Online access to the services offered

Lydia Offer and the associated services are available from the Application.

The Contracting Party also acknowledges and accepts that:

- The data required to connect to their Lydia Profile is strictly confidential and may under no circumstances be disclosed to third parties;
- The Lydia Offer and the services associated with it are accessible online from the Application and may be subject to strong authentication. The Contracting Party acknowledges and accepts that any connection to the application via the entry of their data constitutes a written document within the meaning of Article 1365 of the Civil Code. In any event, they acknowledge and accept that they will no longer be able to access the services if their Lydia Profile is closed at their request or, if applicable, that of Lydia Solutions, or in the event of blocking by Lydia Solutions in application of these terms and/or the regulations in force;
- The Contracting Party's connection and usage data are processed by Lydia Solutions, and the computer records in the possession of Lydia Solutions or their reproduction on any other medium of the operations performed shall serve as evidence until proven otherwise by the Contracting Party;
- In the event of loss, theft, misappropriation, or unauthorized use of their space, the Contracting Party must inform Lydia Solutions without delay, for the purpose of blocking the personal account. This notification must be made to Lydia Solutions directly within the Application or at one of the addresses mentioned in Article 9 hereof;
- For Registered Visitors, if the Lydia Profile remains unused for two (2) years, or in application of a decision by an administrative or judicial authority, the Lydia Profile will be automatically closed by Lydia Solutions.

The Registered Visitor, or where applicable the Customer, acknowledges that they are solely responsible for the use of their Lydia Profile and, generally, of the Application and its features, including use by a third party.

It is strongly recommended that they follow the vigilance recommendations advised by Lydia Solutions regarding their Lydia Profile, and generally the Application and its features, including: (i) taking all necessary security precautions to ensure the confidentiality and retention of their personalized security data, it being recalled that they are the guardian of this data as well as any electronic equipment on which the Application has been installed. As such, they remain solely responsible for its use, including any connection to their Lydia Profile made via the Application; and (ii) remaining the sole user of their Lydia Profile and the Application by preventing any third party from using it on their behalf or in their place.

As such, they acknowledge and accept that they are fully responsible for the consequences, direct or indirect, resulting from a lack of notification or late notification on their part following a loss or theft of any personalized security data or, generally, of fraudulent use of the Application and/or their Lydia Profile by a third party.

In any event, Lydia Solutions cannot be held liable for unforeseeable circumstances or events and/or those escaping its control and/or will, such as: (i) any cyberattack, including any unexpected interruption or bugs or viruses of the Application and/or the Contracting Party's

Lydia Profile (e.g., denial of service or DDoS); (ii) any malfunction, interruption, or suspension of the Lydia Profile and/or the Application, or any damage or data loss resulting or not from a fraudulent or unauthorized intrusion by a third party that caused the deletion or modification of all or part of the information made available to the Contracting Party on the Application and/or their Lydia Profile; (iii) any difficulty or momentary, temporary, or non-temporary impossibility of accessing the Application and/or the Lydia Profile due to disruptions caused by third parties or their respective environments (e.g., Internet service providers, telecommunications networks, etc.); (iv) any unauthorized or fraudulent use of the Lydia Profile and/or the Application resulting from a consented or non-consented disclosure of the data and/or their personalized security data.

The Contracting Party is also informed that Lydia Solutions may be required to interrupt, suspend, or modify the services and/or the Application for maintenance reasons, and will make its best efforts to inform in advance via a general informative message on the Application or, if applicable, by any other method of these maintenance operations. This interruption, suspension, or modification cannot in any case engage the liability of Lydia Solutions and does not give rise to any compensation.

Furthermore, they acknowledge being informed of the characteristics and limitations of the Internet network, in particular the technical performance of the latter. Consequently, Lydia Solutions can in no case be held liable for the reliability of the data, access or response times, possible restrictions on access to the Internet network, or networks connected to it. The liability of Lydia Solutions cannot be engaged in the event of an interruption of networks accessing the Application, nor the total or partial unavailability of the services and/or the Application resulting from an interruption of a telecommunications operator, or in the event of a transmission error or problems related to the security of transmissions, in the event of failure of the receiving equipment or their telephone line.

Article 5: Fees

The commissions, fees, pricing and standard pricing principles applicable to these T&Cs are specified in the Pricing and Limits Annex.

Fees due by the Registered Visitor for services performed by Lydia Solutions are directly deducted in addition to the transaction amount at the time of its execution, which the Registered Visitor acknowledges and accepts.

All fees incurred by the Customer in connection with services performed by Lydia Solutions are automatically debited from the Customer's Payment Account or Electronic Money Account. If the balance on this account is insufficient for these fees to be debited, the Customer has a period of one (1) month to top up their Payment Account or their Electronic Money Account. Beyond this period, the Customer expressly accepts that Lydia Solutions can debit the amount due on the bank or payment card connected to the Application. Lydia Solutions can also cancel the Customer's subscription to Lydia Offer.

Modification - Term - Termination

Article 6: Modification

Lydia Solutions reserves the right to modify these T&Cs at any time, Pricing and Limits Annex included.

Any modification of these T&Cs will be provided to the Contracting Party via email on Durable Medium and on Lydia Solutions website at least two (2) months before the proposed modifications take effect.

If the Contracting Party refuses the proposed modification, they can cancel for free before the modifications take effect directly from the Application or by sending a message to one of the addresses mentioned in article 9.1 herein.

No objection from the Contracting Party before the proposed modifications take effect constitutes acceptance of these modifications by the Contracting Party.

On the other hand, any legislative or regulatory measure, such as any interpretation of a legal or regulatory rule by a competent authority, which could have the effect of modifying all or part of these T&Cs, will be immediately applicable upon coming into force.

Article 7: Term - Termination

1 - Term

These T&Cs have been agreed for an indefinite period.

2 - Termination at the initiative of the Contracting Party

The Contracting Party may at any time and without reason terminate their subscription to Lydia Offer for free directly from the Application or by sending a message to one of the addresses mentioned in article 9.1 herein.

All termination requests take effect immediately upon receipt by Lydia Solutions.

From the moment the termination takes effect, the Contracting Party can no longer benefit from the products and services provided by Lydia Offer. If applicable, the Customer can still access the other services to which they subscribed with Lydia Solutions, without the benefits of Lydia Offer.

3 - Termination at the initiative of Lydia Solutions

Lydia Solutions may at any time and without reason, subject to compliance with a two (2) months' notice:

- terminate these T&Cs as well as close the Payment Account and the Electronic Money Account,

- terminate one or several services provided by Lydia Solutions with the exception of the Payment Account and the Electronic Money Account without thereby cancelling the closing of the Payment Account or of the Electronic Money Account or the termination of these T&Cs (e.g., termination of Card services only).

The Contracting Party is to be informed of the termination of these T&Cs or of the termination of some of the services provided by notification sent via email on Durable Medium. The eventual credit balance is to be refunded to the Customer at the end of the two (2) months notice period via wire transfer on an account opened under the Customer's name which information had previously been provided to Lydia Solutions by the Customer with the valid bank details.

Lydia Solutions is not required to observe any notice period in case of grossly reprehensible behaviour from the Contracting Party (including insults or threats made by the Contracting Party or their authorized representative or the Registered Visitor towards a Lydia Solutions employee), or of any legal action taken against the latter, or in case of abnormal functioning of the account.

Right of withdrawal

Article 8: Withdrawal

In accordance with articles L. 222-7 and following of the French Consumer Code, the Customer has a right of withdrawal from these T&Cs without cause by sending back the withdrawal form attached to these T&Cs duly completed and signed by sending a message to one of the addresses mentioned in article 9.1 herein.

The Customer can also exercise their right of withdrawal online on the Application by following the instructions available in the Manual. If the Customer uses this online feature, Lydia Solutions will send them, without undue delay, an acknowledgment of receipt of the withdrawal on a durable medium (for example, by email), including its content as well as the date and time of its submission.

The Customer expressly and unreservedly requires to be immediately provided with the services mentioned in these T&Cs and thus before the end of the withdrawal period, but without renouncing this right they are still due.

The right of withdrawal must be exercised within a period of fourteen (14) calendar days as of the effective date of these T&Cs, attested by the date of dispatch of the withdrawal email.

Should the Customer decide to withdraw before they have been provided the mentioned services, these T&Cs are terminated with no fees and/or costs due. Should the Customer decide to withdraw after they have been provided some services by Lydia Solutions, these T&Cs are terminated and: (i) Lydia Solutions will expeditiously refund the Customer and at the latest within thirty (30) days for all sums received in application of this contract, with the exception of sums related to the service effectively provided prior to withdrawal, and (ii) the

Customer will be asked to expeditiously refund Lydia Solutions and at the latest within thirty (30) days any amount received by the Customer from Lydia Solutions.

Complaint - Mediation

Article 9: Complaint

1 - Contacts

Regarding any eventual issue or complaint related to the account functioning or the use of provided services, the Contracting Party can reach the department in charge of processing complaints:

- by email to the following address: hello@lydia.me ;
- by mail to the following address: Lydia Solutions. Complaints Department. TSA 60309, 75036 Paris cedex, France.

As part of the processing of complaints, the Contracting Party accepts to receive registered letters with electronic acknowledgement of receipt, as defined under article L.100 of the French Post and Electronic Communications Code. This mailing would be preceded by an email from the service provider responsible for sending the letter, allowing the Contracting Party to refuse this means of communication under fifteen (15) days.

2 - Handling complaints

Lydia Solutions undertakes to acknowledge receipt of the complaint within ten (10) Business Days to provide a response to the Contracting Party within 2 (two) months, save in exceptional cases.

In the event of a complaint relating to payment services, Lydia Solutions undertakes to provide a response to the Customer within a maximum of fifteen (15) Business Days following receipt of the complaint. In exceptional situations, if a response cannot be given within fifteen (15) Business Days for reasons beyond Lydia Solutions' control, Lydia Solutions undertakes to send the Customer a holding response clearly stating the additional time required to respond to the claim and specifying the final date on which the Customer will receive a definitive response. In any event, a definitive reply will be sent to the Customer no later than thirty-five (35) Business Days following receipt of the complaint.

As a last resort, the Customer may refer the matter to the Ombudsman free of charge.

Article 10: Mediation

The Mediator is the last amicable recourse before taking legal action. Referral to a Mediator implies express authorisation by the Customer to waive professional secrecy vis-à-vis Lydia Solutions with regard to the communication of information necessary for the mediation process.

The Customer can refer to the Mediator of the AFEPAME free of charge, provided:

- You disagree with the response provided by Lydia Solutions advisor and Lydia Solutions complaints department,
- You have not received a response to your complaint within two (2) months, or thirty-five (35) Business Days in the case of a complaint about a payment service.

The AFEPAME Mediator can be referred to:

- By email: https://www.mediationconso-ame.com/demande-de-mediation-ame.html
- By post: Le médiateur de la consommation auprès de l'AFEPAME c/o AFECEI 36 rue Taitbout 75009 Paris France.

The website of the Mediator with AFEPAME can be accessed via the following link: https://www.mediationconso-ame.com/presentation-de-l-ame-conso.html

WITHDRAWAL FORM

Lydia Offer

To be returned only if you wish to terminate Lydia Offer, at the latest within 14 calendar days of your acceptance:

This withdrawal is only applicable if it is sent before the expiry of the deadlines mentioned in article 8 "Withdrawal" above, legibly and fully completed.

I, the undersigned .... born on .... living in .... (town and postal code) hereby declare that I renounce my subscription to the Offer and all associated services.

Date : ....

Contracting Party Signature: ....