

## **Agreement on the Storage of the Cardholder's Credentials**

1. This Agreement on the Storage of the Cardholder's Credentials (hereinafter – the "Agreement") is entered into between you (hereinafter also referred to as – the "Cardholder") and "NIRVANA EUROPE LTD" (hereinafter – the "NIRVANA EUROPE LTD" or "Merchant").
2. By ticking the relevant tick-box and/or clicking the "Subscribe" button, you express full consent to this Agreement and authorize the Merchant and its payment processing service provider to store your name, surname, card expiry date and PAN number (hereinafter – the Credentials on File (COF)) and to initiate transactions on your behalf (hereinafter – Merchant-Initiated COF Transactions) and/or to process transactions initiated by you (hereinafter – Cardholder-Initiated COF Transactions), both by using the Credentials on File, as indicated below.
3. Disclosures of the Merchant:
  - 3.1. Your Credentials will be used for: Merchant-Initiated COF Transactions
  - 3.2. The service provided are accessible following the link " <https://nirvanaeurope.com/>"
  - 3.3. Interval of the Transaction: Monthly Subscription – once per calendar month, Annual subscription – once per calendar year.
4. The following details in relation to this Agreement shall be included in the transaction confirmation: card number, transaction amount, surcharges (if applicable), transaction currency, transaction date, authorisation code, the Merchant's location.
5. You will be notified of any changes to the present Agreement 7 (seven) business days before such changes become effective in relation to scheduled (with fixed, regular intervals) Merchant-Initiated COF Transactions, and 2 (two) business days before such changes become effective in relation to Merchant-Initiated COF Transactions which are unscheduled or in relation to Cardholder-Initiated COF Transactions.
6. The Agreement shall enter into force after successful authorisation (or account verification) by your card issuer and receipt of your consent to this Agreement by the Merchant, and shall be valid until terminated by you or by the Merchant according to the Cancellation policy.
7. The Cancellation and refund policies of the Merchant are accessible following the link below: link to the cancellation policy
8. In case of any inquiries related to this Agreement, please contact " [contactus@nirvanaeurope.com](mailto:contactus@nirvanaeurope.com)".