

XKANTOR.COM SPOT RATE SERVICE REGULATIONS

**Łaciarska 4b,
50-104 Wrocław
KRS: 0000819286,
REGON: 38508395,
NIP: 8992873390**

**SPOT RATE SERVICE REGULATIONS
AT PAYHOLDING INTERNATIONAL SP. Z OO SP. K
WITH THE REGISTERED OFFICE IN WROCŁAW**

**Łaciarska 4b, 50-104 Wrocław
KRS: 0000819286, REGON: 38508395, NIP: 8992873390**

Regulations valid from 26.06.2023

§1

- 1.** The use of currency exchange transactions with a deferred payment date is called "SPOT RATE".
- 2.** In order to use the currency exchange transaction service with a deferred payment date, the User must have 5% of the value of the entire transaction placed on the Xkantor.com user account in order to secure it.
- 3.** Currency exchange with a deferred payment date consists in the possibility of exchanging e.g. PLN/EUR, according to the online exchange rate at the time of placing the order, with the

proviso that the User is obliged to provide funds on his/her account necessary to settle the ordered currency exchange transaction no later than on the second working day after the day of placing the order until 3:00 p.m. CET.

4. In order to remind about the execution of the transaction with deferred payment, the User will receive information by e-mail one day before the transaction and three hours before the date he will receive information in the form of a text message to the mobile phone left during the registration process.
5. If the User provides funds on his account necessary to settle the ordered currency exchange transaction no later than on the second working day after the date of placing the order by 3:00 p.m. CET, the transaction is settled and the User gains access to the exchanged currency.
6. If the User fails to provide the funds on his/her account necessary to settle the ordered currency exchange transaction and does not accept the transaction by pressing the "Settle" button, no later than on the second working day after the date of placing the order, not later than by 3:00 p.m. CET, the Client will be charged with the costs of the unrealized transaction in the amount of 5% of the order value.
7. After concluding the Transaction, the Operator registers the amount on the user's account in the system.
8. The User receives an e-mail from the Operator to the address defined in the User Account containing information about the Transaction.