

ADDENDUM TO THE INSTRUCTION FOR SERVICING PAYMENTS BY BANK CARDS AT A POS TERMINAL
INSTRUCTIONS

FOR ACCEPTING PAYMENTS WITHOUT THE PHYSICAL PRESENCE OF A CARD
FOR HOTEL ROOM BOOKINGS FOR WHICH AN ADVANCE DEPOSIT HAS BEEN PAID

1. **Before making an advance payment at a hotel without the physical reading of a bank card at a POS terminal.**
 - 1.1. The merchant shall provide the cardholder with accurate and clear information in writing/electronically about:
 - 1.1.1. Name and exact address of the hotel;
 - 1.1.2. Price per night according to the standard tariff of the hotel
 - 1.1.3. Payment currency
 - 1.1.4. Accommodation facility about which the above-mentioned price is valid (bed BB, HB, FB, AI, etc.)
 - 1.1.5. Possible additional services, included in the standard price per night (parking lot, free Internet access, spa, fees and taxes, etc.)
 - 1.1.6. Price per night under the conditions of advance payment of the hotel accommodation
 - 1.1.7. Payment currency under the conditions of an advance deposit;
 - 1.1.8. Accommodation facility (bed, BB, HB, AI, etc.) under the conditions of an advance deposit;
 - 1.1.9. Possible additional services, included in the accommodation price (parking lot, free Internet access, spa, etc.) under the conditions of an advance deposit;
 - 1.1.10. Policy of the merchant for booking cancellation made under the the conditions of an advance deposit;
 - 1.1.11. Notification that an advance deposit for hotel accommodation cannot be accepted for more than 14 nights.
 - 1.1.12. Declaration that the amount of the advance deposit cannot exceed the amount which the cardholder would pay for using the same hotel services under the standard conditions of the hotel.
 - 1.2. Send/provide the cardholder with an advance deposit hotel room booking form by e-mail/by fax or another means;
 - 1.3. The form shall contain the following obligatory details:
 - 1.3.1. Name, address, contacts and hotel categorization;
 - 1.3.2. Customer's personal and card data — number, expiry date, name, address and telephone of the cardholder.
 - 1.3.3. Names of the hotel guests whose accommodation will be paid (if different from the cardholder);
 - 1.3.4. Clear and precise information about the offered advance deposit hotel booking — type and accommodation facility, services included;
 - 1.3.5. Number of booked rooms, number of nights and a length of stay with an initial and end date and time;
 - 1.3.6. Price per night and an advance deposit amount which will be deducted from the customer's card;
 - 1.3.7. Conditions of the merchant for booking cancellation, cancellation deadline, penalty fees;
 - 1.3.8. General conditions on alternative accommodation in case of over-occupancy;
 - 1.3.9. Declaration by the hotel that the hotel accommodation booked by an advance deposit will be available to the customer for the entire length of stay confirmed by the booking;
 - 1.3.10. Other conditions of the merchant;
 - 1.3.11. Declaration of confidentiality and protection of the customers' personal data and card data provided by the merchant
 - 1.3.12. Data and cardholder's signature box
 - 1.4. The cardholder shall return to the merchant a completely filled in and **signed** advance deposit hotel room booking form by fax, e-mail or another means;
- N.B.** If the advance deposit hotel room booking form is not completely filled in or there is no cardholder signature on it, the transaction to deduct an advance deposit at a POS terminal and booking confirmation **MUST NOT** be carried out.
- 1.5. The GTC of the merchant shall comply with the following requirements:

- 1.5.1. The hotel shall declare that the rooms will be available for the entire length of stay for which an advance deposit will be deducted;
- 1.5.2. The cardholder shall be notified that the merchant is entitled to retain the amount of the paid advance deposit fully or partially if the cardholder:
- Has not checked in at the hotel until the announced check-out time of the hotel one day after the end date of the booked a length of stay, or
 - Has not cancelled the booking in accordance with the hotel's booking cancellation policy.
- The cardholder shall be notified of what amount of the advance deposit shall be retained by the merchant in the cases stipulated in item 1.5.2.
- 1.5.3. If the merchant retains the amount of the received advance deposit fully or partially, it is not entitled to further No-Show compensation.
- 1.5.4. If it is impossible for the merchant to provide hotel accommodation when the customer arrives to check in at the hotel, the merchant shall provide the customer with:
- Alternative stay at another hotel of the same category at a price identical to the booking price.
 - Transportation of the cardholder/guest to the alternative accommodation;
 - Daily transport between the alternative accommodation and the hotel address;
 - Transferring the received messages to the other hotel and providing the customer with two free three-minute telephone conversations.
- 1.5.5. If the cardholder does not accept the alternative accommodation, the merchant is obliged to reverse the entire advance deposit amount and refund it by a credit operation on the card used to make the advance deposit payment.

1.6. Advance deposit booking confirmation

After receiving the advance deposit hotel room booking form filled in and signed by the cardholder, the merchant is obliged to send written confirmation about the booking to the customer. The confirmation shall contain the following obligatory details:

- Booking code and advice to the cardholder to keep the booking code in case of future disputes;
 - Requirements of the merchant for advance deposit booking cancellation;
 - The exact date and time within the validity of which the cardholder can cancel the booking without paying a penalty fee;
 - Confirmation by the hotel that the hotel accommodation booked by an advance deposit will be available to the customer for the entire length of stay confirmed by the booking;
 - The amount of the advance deposit which will be deducted by the merchant if the customer:
 - Has not checked in at the hotel until the announced check-out time of the hotel one day after the end date of the booked a length of stay, or
 - Has not cancelled the booking in accordance with the hotel's booking cancellation policy.
2. **Making an advance deposit payment for a hotel room booking at a POS terminal without the physical presence of a card.**
- 2.1. The employee operating the POS terminal shall enter **manually** the received card data by the advance deposit hotel room booking form at the POS terminal in line with the respective technical sequence;
- 2.2. The transaction without physical reading of the card at a POS terminal for deducting an advance deposit at a hotel shall be considered **approved (successful)** only if there is a printed POS terminal receipt with **an authorization code** consisting of 6 symbols (digits and/or letters);
- 2.3. The employee shall additionally write down "**ADVANCE DEPOSIT**" in the cardholder's signature box on the printed POS terminal receipt

3. Notification to the cardholder about the payment of the advance deposit for the booking.

The merchant shall give written notification to the cardholder by e-mail/by fax/by post about the booking paid by the advanced deposit and a copy of the filled-in POS terminal receipt about the payment within 3 working days after the deduction of the advance deposit by the card. The confirmation shall contain the following mandatory details:

- 3.1. Deducted advance deposit amount;
- 3.2. Number and expiry date of the card, as the number shall contain * with the exception of the last four digits;
- 3.3. Cardholder's name, address and telephone
- 3.4. Name of the guests (if different from the cardholder);
- 3.5. **BOOKING CONFIRMATION CODE (confirmation code)**;
- 3.6. Name and address of the hotel;
- 3.7. Check-in date and time;
- 3.8. Booking cancellation conditions, including date and time within which the cardholder can cancel the booking without paying a penalty fee.
- 3.9. Written confirmation of all changes to the booking required by the customer.

4. Booking cancellation by the customer

- 4.1. The merchant is obliged to accept each cancellation by the customer by issuing and sending a **CANCELLATION CODE** of the booking to the customer, giving him/her advice to keep it in case of any future disputes;
- 4.2. If cancellation is received in accordance with the merchant's booking cancellation policy without charging a penalty fee as well as an issued and sent cancellation code, the merchant is obliged to cancel the advance deposit transaction irrespective of the type of the POS terminal in line with the respective technical sequence.
- 4.3. The merchant shall write down the words "ADVANCE DEPOSIT" in the signature box on the printed POS terminal receipt of a successfully cancelled transaction.
- 4.4. The merchant can retain fully or partially only the amount of the deducted advance deposit if the booking cancellation request by the customer is in breach of the merchant's booking cancellation policy and deadlines without charging a penalty fee;
- 4.5. When the merchant does not retain the entire amount of the advance deposit, the latter is obliged to prepare and send written confirmation of the booking cancellation to the cardholder, specifying:
 - **A CANCELLATION CODE**;
 - Cardholder's name, address and telephone
 - Number and expiry date of the card, as the digits of the number are replaced with * with the exception of the last four digits;
 - Amount to be refunded to the customer;
 - Date on which the refund will be given;

N.B. Partial refund of an advance deposit transaction cannot be carried out manually at a POS terminal. In this situation the merchant must submit a Reversal/Refund Form to his/her servicing branch of the Bank.

- 4.6. The merchant is not entitled to refund fully or partially the amount of a received advance deposit in case of a proper claim by the customer to cancel a hotel booking by means other than by a credit operation on the card used to make the advance deposit payment for the booking.
- 4.7. All documents about the receipt, confirmation and cancellation of the booking for which a deposit payment has been made shall be assembled and kept by the merchant with a view to receiving future claims about the card payment.