Prepaid Card Terms and Conditions

Effective Date: May 13, 2026

The following terms and conditions (the “Terms and Conditions” or the “Terms”) apply to you as a user (the “User”) of the VistaPay S.A.C. (“Vistapay”) platform through the website www.bybit.com/es-ES (the “Website”) and the mobile application available for download on your supported mobile devices where available (the “Application” and, together with the Website, the “Platform”), in connection with the prepaid card (the “Prepaid Card”).

For the purposes of these Terms, a Prepaid Card shall mean those shopping cards (physical or virtual) issued in favor of Users, which operate against previously credited balances (“Credited Balance”) and serve as a means of payment to make purchases, without enabling cash withdrawals. In this regard, Vistapay provides a service through which the User acquires and uses the Prepaid Card (the “Service”). Vistapay reserves the right, at its reasonable discretion, to refuse, suspend, restrict, or terminate access to the Prepaid Card or the Services, in whole or in part, at any time, subject to applicable law.

Vistapay shall be the issuer of the Prepaid Card but does not act as a financial entity subject to the General Law of the Financial System and the Insurance System and the Organic Law of the Superintendency of Banking and Insurance, Law No. 26702 (the “Banking Law”). Vistapay acts exclusively as the issuer and administrator of the Prepaid Card. It does not provide financial intermediation services nor does it operate under the supervision of the SBS with respect to the service described in these Terms and Conditions.

By requesting the Prepaid Card, you expressly and unconditionally agree to be bound by these Terms and Conditions and undertake to comply with all the provisions contained herein.

Likewise, by accepting these Terms and Conditions, the User agrees that Bybit Virtual Asset Platform Operator LLC transfers their personal data to Vistapay for the provision of the Service and in accordance with Vistapay's Privacy Policy.

1. Prepaid Card

a. Any user who is over the age of 18 and a Peruvian or foreign resident in Peru, who has correctly registered their details on the Prepaid Card application form provided in the Application may be the holder of a Prepaid Card (the “Holder”). By requesting access to the product, the User declares that they meet such eligibility requirements, that the information provided during the registration and verification process is true, complete, and up to date.

b. The Prepaid Card is personal, unique, and non-transferable, and will be assigned to a single Holder. Its sale, assignment, or transfer under any circumstances is prohibited.

c. The User is responsible for the safekeeping of the Prepaid Card, credentials, and access codes. Any transaction made with these credentials will be presumed valid and attributable to the user, unless the user immediately notifies Vistapay of the loss, theft, or misuse through the channels provided for this purpose. Upon notification of loss, theft, or misuse, Vistapay will block the card, and the User will be exempt from liability for transactions made after such notification. In the case of unrecognized transactions prior to notification, Vistapay undertakes to investigate the case with the diligence required by the market and, if appropriate, to reimburse the User, unless gross negligence, negligence, or willful misconduct on the part of the user is proven, such as, but not limited to, the following:

d. Sharing your credentials with third parties.

e. Writing down or disclosing the security code in an insecure manner.

f. Allowing the voluntary use of the card by a third party.

Vistapay's maximum liability to the user in these cases is limited to the amount of the balance available on the card at the time of the report, as permitted by law.

g. The Prepaid Card: (i) does not constitute a deposit in the Peruvian Financial System, (ii) is not covered by any deposit insurance fund, (iii) does not generate interest, and (iv) its use is limited to the funds previously credited by the user to the card. Furthermore, the Prepaid Card is not a credit or debit card, does not allow purchases in installments, and is not governed by SBS Resolution No. 6523-2013, Credit and Debit Card

Regulations. Payments or withdrawals made with the Prepaid Card will be deducted from the available balance of funds in the chosen currency (United States Dollar).

h. Two (2) types of Prepaid Cards are issued, which will be available: the “Physical Prepaid Card” and the “Virtual Prepaid Card.” The use of the term “Prepaid Card” may refer to either of the Prepaid Cards, or only one of them, as the context requires. The Physical Prepaid Card is a personal, registered, rechargeable plastic card that can be used to purchase goods and services in Peru and/or abroad at establishments associated with the MasterCard network. When requesting the Prepaid Card service through the Site, the User will automatically be issued a Virtual Prepaid Card and will also have the option of requesting a Physical Prepaid Card.

2. Uses

a. Users accept and declare that they are purchasing the Services for personal use and will refrain from purchasing the Services for and on behalf of a third party. If a User purchases the Services on behalf of a legal entity or third party, they must prove that they are fully authorized to bind and/or represent said third party.

b. The use of the Platform in any way that results in the violation of any applicable law or national, foreign, or international regulation, or in a manner that violates or affects the personal or property rights of third parties or contractual obligations, is prohibited.

Specifically, Users are prohibited from engaging in the following activities:

c. Deleting or editing any material that we include on the Platform without proper authorization.

d. Using any type of resource, bot, or software to interfere with the proper functioning of the Platform or with any activity carried out on it.

e. Using reverse engineering or similar techniques or tools to access information that is our property or confidential.

f. Using resources on the Platform that are of illegal origin or directly or indirectly related to drug trafficking, organized crime, terrorism, proliferation of weapons of mass destruction, or any other similar concept. Likewise, it is prohibited to use our services directly or indirectly for illegal purposes.

g. In general, include or post false, inaccurate, incomplete, or misleading information on the Platform.

If the User uses the platform in any of the prohibited ways mentioned in this section, they will assume full responsibility for their actions, holding Vistapay harmless and free from any liability for damages caused to other Users or third parties. Likewise, Vistapay may suspend the User's access to the Platform and Services, reserving the right to take legal action against the User who has used the Platform under the prohibited uses mentioned in this section.

The use of the Prepaid Card is personal, unique, and non-transferable, which means that you may not transfer it or authorize third parties to operate or use it on your behalf and for your account. In this regard, Users shall be solely responsible for the activity of the Prepaid Card and the content managed from their account on the Platform.

3. Fees, Charges, and Commissions

a. Fees, charges, commissions, consumption, and other items applicable to the Prepaid Card (the “Fees”) will be processed by Vistapay. You authorize Vistapay to deduct from your Credited Balance any fees applicable under these Terms and Conditions.

b. The User will be informed in a timely manner of the costs and fees associated with: (i) card issuance; (ii) maintenance; (iii) international transactions; (iv) replacement due to loss or damage. All charges include IGV

4. Prepaid Card Application

a. When applying for the Prepaid Card, the User must provide accurate, truthful, and complete information and documents, including (but not limited to) full name, actual address, telephone number, email address, type and number of identity document, employment or professional activity, nationality, among others (the “Personal Data”). Likewise, the User agrees to keep this information up to date through the channels provided by Vistapay.

b. All information or documentation provided by the User shall be considered a sworn statement or an affidavit under Peruvian law. Vistapay may request receipts, documentation, and/or additional information to complete or corroborate the information provided, including when necessary to comply with applicable regulations.

c. The Prepaid Card application will be completed upon receipt and validation of the data, either physically or virtually, by the User of legal age residing in Peruvian or foreign territory. However, Vistapay reserves the right to reject, suspend, or cancel applications in the event of inconsistencies, falsehoods, or failure to comply with the established requirements, promptly communicating the reason for such decision to the User.

5. Activation and Use of the Prepaid Card

a. Once received, the Prepaid Card can be activated through the Platform or the means enabled by Vistapay, following the corresponding instructions. If the envelope containing the Prepaid Card is damaged or opened, the User must refuse delivery and immediately notify Vistapay through the enabled customer service channels.

b. Once activated, the Prepaid Card may be used within the validity period indicated on the card, provided that there are funds available in the User's Credited Balance and within the limits of use per transaction determined by Vistapay and/or by the associated service networks.

c. The use of the Prepaid Card will be subject to the availability of the international franchisor's network (e.g., Mastercard). Approval of the transaction will depend on the procedures of the commercial establishment and the network, and Vistapay does not guarantee that any transaction will be authorized, completed, or settled by the parties. Compliance with these requirements constitutes acceptance of the transaction and is the sole responsibility of the User.

d. The transaction amounts and corresponding fees will be automatically deducted from the User's Credited Balance in US Dollars (USD) or Soles (PEN), according to the currency in which the payment is executed. In the case of payments made in a currency other than USD or PEN, the corresponding amount will be converted and deducted from the User’s Credited Balance in United States dollars (USD), in accordance with the exchange rate applied by Mastercard and the applicable fees. If the balance is insufficient, the transaction will be rejected. Applicable fees can be found in the “Fee Schedule and Limits” section available on the Platform.

e. The User authorizes Vistapay to deduct from their Credited Balance the amounts of applicable fees related to the use of the Prepaid Card. This authorization will remain in effect while the card is active.

f. The authorization granted by the User shall also apply to transactions made with the Prepaid Card that are settled after the card has been blocked or deactivated, provided that such transactions were previously authorized while the card was active, therefore Vistapay shall not be liable for any further charges thereafter.

g. Any cancellation of a transaction must be requested by the User directly from the establishment where the purchase was made. To do so, the User must present the cancellation receipt issued by the establishment. Balances will be refunded to the card once the international franchisor or other applicable party confirms the cancellation, which may take additional time beyond Vistapay's control.

h. Vistapay will credit any refund, chargeback, or reimbursement authorized by the international franchisor to the User's Credited Balance, subject to confirmation by the relevant entities.

i. The User may not make transactions that exceed the available balance on the card. In the event that, due to a technical or processing error, a purchase is recorded that exceeds the available balance, the User undertakes to immediately reimburse the excess amount to Vistapay.

j. If suspicious, duplicate, or inconsistent transactions are detected, the Prepaid Card may be automatically blocked for security reasons, which will be communicated to the User through the available channels.

k. The User declares that they are aware of and accept the risks associated with the use of the Prepaid Card, especially those arising from transactions carried out in international merchants or payment networks. Vistapay shall not be liable for changes in exchange rates applied by international payment networks or for any transaction rejections attributable to merchants or third parties outside Vistapay.

6. PEP Affidavit and Source of Funds

a. The User declares under oath that they are not a Politically Exposed Person (PEP) in accordance with the provisions of the regulations of the Superintendency of Banking, Insurance, and Pension Fund Administrators (SBS). If the User is a PEP, or acquires such status during the term of the contractual relationship, they must immediately notify Vistapay through the designated channels, submitting the corresponding sworn statement.

b. The User undertakes to report any change in their PEP status within thirty (30) calendar days of it occurring, by

submitting a new sworn statement through the channels provided by Vistapay.

c. The User declares under oath that all funds used on the Prepaid Card come from lawful activities and have an equally lawful destination, subject to any verifications and reports that Vistapay may need to carry out.

7. Prepaid Card Validity Period

a. The Prepaid Card will be valid from the date of activation until the expiration date indicated on the front of the card. Once this period has expired, the card will be automatically canceled, without prejudice to the User's right to request the issuance of a new card through the authorized channels.

b. Vistapay may cancel the Prepaid Card in the event of total inactivity for a minimum period of six (6) consecutive months, after notifying the User at least fifteen (15) calendar days in advance.

c. Vistapay may cancel the Prepaid Card in cases of misuse, breach of these Terms and Conditions, fraud, suspicious transactions, or request by a competent authority, notifying the User to the extent possible.

d. In the event of expiration or cancellation of the Prepaid Card, the User may request the issuance of a new card, in accordance with the established procedures and through the authorized channels.

8. Reporting loss, theft, or misuse, cancellation, and reissuance of the Prepaid Card

a. The User must immediately notify Vistapay, through the designated channels, of any loss, theft, or misuse of the Prepaid Card. Once the incident has been reported, the card will be canceled and blocked, and cannot be reactivated.

b. The User shall be liable for any transactions made up to the time of reporting the incident to Vistapay, unless it can be proven that the fraud was attributable to third parties not related to the User. From the time of reporting and blocking, the User shall be exempt from any liability for subsequent transactions.

c. Once canceled, the User may request the issuance of a new Prepaid card, which will be subject to the fees in effect at the time of the request, as indicated in the “Table of Fees and Limits.”

9. Cancellation or suspension of the Prepaid Card.

a. The User may request the voluntary cancellation of their Prepaid Card at any time through the channels provided by Vistapay.

b. The Prepaid Card may be canceled or suspended by Vistapay in the following cases, as applicable:

c. Loss, theft, robbery, or damage reported by the User.

d. Court order or request from a competent authority.

e. Detection of fraud, suspicious transactions, or illegal use. Users who trigger any type of alert or flagging in the automated monitoring systems that we maintain or subcontract to third parties, for being potentially related to illegal transactions, the dark web, terrorist financing, and for any similar cause or reason; or Users who, for any reason, are presumed to have an illegal origin or use of the funds or assets traded through the Platform and/or our Services.

f. Prolonged card inactivity for a period exceeding six (6) months, after prior notification to the User.

g. Users who do not have the legal capacity or sufficient age to use the Platform, access the Services or, in general, perform legal acts validly and on their own behalf.

h. Users who are included in any type of blacklist, list of blocked persons, list of commercial or economic sanctions, or similar list, including those lists issued by the National Superintendency of Customs and Tax Administration (Sunat), the Judiciary or the Attorney General's Office, the Financial Intelligence Unit, the United Nations Security Council, the Financial Action Task Force (FATF), the Office of Foreign Assets Control (OFAC), the United States Department of the Treasury, or any other similar agency or authority.

i. When you provide (or we detect that you have provided) false, incorrect, inaccurate, erroneous, confusing, or unverifiable information.

j. When the Prepaid Card is used to carry out an illegal transaction or a transaction that threatens the safety of property or persons.

k. Failure to comply with these Terms and Conditions and/or Privacy Policy.

l. The User has the right to revoke their contractual acceptance within ten (10) calendar days of receiving the card, provided that they have not used it. In this case, Vistapay will return the Credited Balance to the destination instructed by the User, deducting only the costs associated with issuing and sending the card.

m. Cancellation or revocation will not result in any penalty for the User. If the card has been used, only the fees corresponding to the transactions actually carried out will be charged.

10. Limits

a. The daily, monthly, and annual limits on the number and amount of transactions, as well as the maximum load limits, will be detailed in the “Fee and Limit Table” section published on the Platform.

b. Vistapay may modify the operating limits for reasons of security, regulatory compliance, or internal policies, notifying the User in a timely manner.

11. Customer Service Channels

a. Vistapay will provide Users with customer service and consultation channels for incidents, complaints, or queries related to the Prepaid Card, which will be available on the Platform or through officially authorized means of contact.

b. Likewise, Vistapay has a Virtual Complaints Book, in accordance with the provisions of the Consumer Protection and Defense Code, which the User may access at any time.

12. Foreign transactions

a. The Prepaid Card is international and can be used on online platforms and at merchants affiliated with the international franchisor's network (e.g., Mastercard) anywhere in the world.

b. Exchange rates and fees for overseas transactions will be those applied by the franchisor's network and/or affiliated merchants, as applicable, and will be detailed in the “Fees and Limits Table” available on the Platform.

c. Vistapay assumes no responsibility for exchange rate fluctuations or additional charges applied by merchants or international payment networks.

13. Limitation of Liability

Vistapay assumes full responsibility only for the Services provided directly by Vistapay, to the extent required by applicable law. Notwithstanding the foregoing, in no event shall we be liable for any act, error, or omission of Users or third parties in connection with the Services provided. Similarly, Vistapay assumes no responsibility for services that are not provided directly by the latter and that are available on the Platform as advertising or commercial announcements, unless expressly stated otherwise.

In addition to the foregoing provisions, Vistapay shall not be liable, directly or indirectly, under any circumstances, even jointly or severally:

a. For the unauthorized use of the User's account on the Platform or the use of the Prepaid Card by unauthorized third parties;

b. For acts committed by other Users or by a third party using the username and password of other Users or Prepaid Cards, and the damage that this may cause to Users;

c. For situations of Force Majeure or Act of God, under the terms of applicable law;

d. For damage caused by harmful programs to the Platform, such as, but not limited to, viruses, Trojans, malware, and ransomware;

e. Damage or loss resulting from the delay or inability to use the Platform or Vistapay Services, in accordance with this document;

f. Loss or misuse of information sent through the Platform;

g. Vistapay shall not be liable for any damage or loss incurred by Users due to their failure to comply with these Terms and Conditions.

h. Vistapay does not guarantee the uninterrupted availability of the Prepaid Card usage channels, which may be

affected by technical failures, internet failures, unavailability of the international franchisor's network, or any other cause beyond Vistapay's control.

i. Vistapay shall not be liable for indirect damages, loss of profits, or consequential losses arising from the use of the Prepaid Card, except in cases of willful misconduct or gross negligence on the part of Vistapay.

The User is responsible for the safekeeping of their card and credentials. Vistapay shall not be liable for transactions carried out as a result of the loss, theft, robbery, or misuse of the card, except from the moment the User has reported the incident and requested the corresponding block.

Vistapay is not responsible for any damage, harm, or loss caused by failures in the Platform derived from the server, interruptions in service or Internet availability, or services provided by third parties. Nor will we be responsible for any virus that may infect Users' equipment as a result of accessing or using the Platform or as a result of any transfer of data, files, images, texts, or audio contained therein. Users may not hold us liable or demand payment for lost profits due to damages resulting from technical difficulties or failures in Internet systems. We do not guarantee continuous or uninterrupted access to and use of your Platform. The Platform may occasionally be unavailable due to technical difficulties or Internet failures, or due to any other circumstances beyond our control; it is understood that we will endeavor to restore it as quickly as possible, without incurring any liability.

Vistapay's maximum liability to the User shall be limited, in any case, to the balance available on the card at the time of the claim, to the fullest extent permitted by law.

14. Intellectual property

The User acknowledges and accepts that all intellectual and industrial property rights related to the Platform and the content and/or any other element inserted in the Platform (including, without limitation, trademarks, logos, trade names, commercial slogans, texts, images, illustrations, photographs, graphics, designs, trade dress, sounds, data, databases, icons, software, computer programs, source codes, flowcharts, presentations, audio and video, and/or any other intellectual and industrial property rights of any nature) belong to and are the exclusive property of Vistapay or its Affiliates.

Consequently, all content used on the Platform, such as HTML code, scripts, texts, graphics, logos, button icons, images, videos, or programs, mobile applications, and audio (collectively, the “Materials”) are the property of Vistapay and are protected by applicable intellectual property and copyright laws. Under no circumstances shall access to the Platform and/or acceptance of the Terms of Use be construed as granting any rights of assignment to Users.

The User may not download (except for page caching) or modify the Platform or any part thereof, unless they have the express written consent of Vistapay. The Platform or any part thereof may not be reproduced, duplicated, copied, modified, sold, resold, distributed, transferred, published, displayed, or exploited without the express written consent of Vistapay. Vistapay reserves all rights not expressly granted.

The User's use of the Platform is personal and non-transferable, solely for lawful purposes related to the purpose for which the Platform is intended, as set forth in these Terms and Conditions. Under no circumstances shall the Customer have access to the source code of the software used on the Platform, as this is, and shall remain, the sole and exclusive intellectual property of Vistapay.

The User, by themselves or through third parties, is expressly prohibited from:

a. Transmitting, disseminating, reproducing, copying, or exploiting, for commercial or non-commercial purposes, the content of the Platform, in whole or in part;
b. Using scraping, data mining, and/or similar devices to collect and/or extract data from the Platform;
c. Manipulate or display the Platform and/or its respective content using “framing” or similar navigation technologies;
d. Reverse engineer the Platform; and/or
e. Create derivative works from the Platform, its source codes, or other content and databases.

15. Personal data

Access to and use of the platform subjects the customer to the processing of certain information belonging to them, including personal data, under the terms of the applicable data protection law. The customer understands and accepts

that their personal data will be processed in accordance with the privacy policy. The privacy policy is incorporated into these terms and conditions by reference: https://www.bybit.com/en/legal/bybit-card/Vistapay-privacy-policy

In addition, Vistapay will implement all necessary security, technical, and legal measures to ensure the protection of the User's personal data and prevent any unauthorized access, re-identification, or misuse.

The User may at any time exercise their rights of Access, Rectification, Cancellation, and Opposition, and other applicable rights (ARCO rights) with respect to their Personal Data stored in Vistapay's databases. These rights may be exercised free of charge through the channels enabled for such purposes, in accordance with the provisions of Law No. 29733, its Regulations, and Vistapay's Privacy Policy.

16. Modification of Terms and Conditions

a. Vistapay may modify these Terms and Conditions, communicating the changes to the User by publishing them on the Platform or through the registered contact channels.
b. The User may accept the new Terms and Conditions by continuing to use the Prepaid Card. If the User does not agree, they may request cancellation of the card without penalty, retaining the right to a refund of the available balance.
c. Modifications involving substantial changes to the essential characteristics of the service will be notified at least fifteen (15) calendar days before they come into effect.

17. Assignment

a. Vistapay may assign all or part of its rights or contractual position to related companies or a third party, provided that it guarantees the continuity of services and that such assignment does not affect the User's rights.
b. The User declares their advance consent to such assignments, it being understood that acceptance of these Terms constitutes express authorization for this.
c. Under no circumstances may the assignment reduce the rights that the User has under Peruvian consumer protection legislation.

18. Dispute resolution

Users agree that these terms and conditions shall be governed by Peruvian law. The User agrees that for any conflict or discrepancy that arises during the use of the Platform, a period of thirty (30) calendar days shall apply, counted from the date of the claim, for us to resolve the differences through direct negotiation or conciliation. If, after this period, no agreement is reached, both the User and We explicitly submit to Peruvian law and the courts of the Judicial District of Cercado de Lima, Peru, waiving any other jurisdiction or legislation that may be applicable due to domicile, location, nationality, residence, or any other reason.

Additionally, in the event of any discrepancy, ambiguity, or dispute between the English version and the Spanish version of this document, the Spanish version shall prevail, including its interpretation and legal scope.

19. Schedule of fees and limits

Rates

Foreign Exchange Cost for payments made in different currencies	2% (On top of Mastercard’s Foreign Exchange Rate)
FX Padding	0%
Annual Fee	None
Inactivity Fee	None
Card Cancellation Fee	None
Card Issuance /Replacement Fee	None

Period	**Spending Limit**
Daily	1,000 USD

Monthly	5,000 USD
Annual	50,000 USD