

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 Kviku Holding LTD (hereinafter – the "Merchant").
2. By ticking the relevant tick-box, 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 process transactions initiated by you (hereinafter – Cardholder-Initiated COF Transactions) by using the Credentials of File as indicated below.
3. Disclosures of the Merchant:
 - 3.1. Your Credentials will be used for: Cardholder-initiated COF Transactions.
 - 3.2. Description of services: microcredits.
 - 3.3. Fixed date or interval of the Transaction: N/A.
 - 3.4. Event that will prompt the Transaction: The Transaction will be initiated if user agrees to save card details.
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 2 (two) business days before such changes become effective 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: <https://kviku.com/files/RaR.pdf>.
8. In case of any inquiries related to this Agreement, please contact support@kviku.com.