

## TERMS OF USE PAYS SYSTEM SERVICE

PAYS WEBSHOP is an online service for purchasing of agricultural products (hereinafter PAYS service) owned by CAM ENGINEERING LTD, headquartered at Filipa Filipovića 8, Novi Sad, Serbia, which on the basis of a separate agreement, for the territory of the Republic of Serbia, conveys the right to manage PAYS service to company "INDUSTRIAL PROJECT" (hereinafter Distributor), based at Milana Rakića 16, 21 000 Novi Sad, Serbia.

PAYS service internet address is <http://www.pays-system.com>.

Terms of use define the procedures whose acceptance unambiguously confirms that you agree with the possible limitations of this service has. In addition, we are here to inform you in the best possible way, so to avoid your bringing in any confusion. A more detailed explanation of the technical functioning of the PAYS service is written in the user manuals within which is explained in detail how to use the service.

By using the PAYS service you agree to the following terms and conditions of use, so it is considered that you automatically agree to them. Otherwise, PAYS service and distributor are relieved of all responsibility and liability.

### TERMS OF PURCHASE

Terms of use define the rules and procedures offered by PAYS services, which consist of, among other things: order preparation, shipping, payments, refunds and complaints about goods.

To purchase products through PAYS service it is essential to use PAYS-EN mobile application (currently supported for the Android operating system) and it can be downloaded from the Play Store:

<https://play.google.com/store/apps/details?id=camengineeringns.pays.english>

Buyer is any person who orders at least one product by using the service, is registered, thereby accepts all the terms of use envisaged:

- Buyer using PAYS orders items, which are delivered to him at the desired address or a predefined point of delivery.
- After completion of the order on the Web portal, a buyer receives a list of ordered items with item volume and price, on his e-mail address.
- The buyer is obliged to take the ordered products and check the package contents on the delivery site and by using his mobile applications to read the QR code on the package delivered and by his mobile app (PAYS-EN) to make the payment of a part of the order, payment of the entire amount of the order, or completely reject the payment.

- Moment of sale is considered to be the moment when the goods are delivered to the delivery site, and with completion of the payment process by scanning the QR code on the package delivered with the goods.
- INDUSTRIAL PROJECT is not a VAT payer (by law registration), and all prices on <http://www.pays-system.com> are shown in the national currency (RSD) without VAT.
- The distributor does not guarantee that each ordered item will be delivered.
- Distributor has the discretion to, without notification about it, permanently terminate users access to PAYS service, in cases where a user: INTENTIONALLY abusing the service, does not respect the terms and conditions of purchase and use.
- This photograph of the item may deviate from the actual article look and please bear that in mind.
- Some photos of items show a proposal for the arrangement and are not part of the item in display.
- The cost of shipping depends on the package weight and distance for delivery, and will be clearly visible during each order.

## **REGISTRATION AND TRANSACTION DATA SECURITY**

If you have not ordered and purchased by PAYS service you must create your user account by signing in at Log in.

Log in page provides the registration of all participants in the system: farmers, distributors and buyers. Registration for the buyer consists of a few simple steps (less than 30 seconds) after which you become a registered user of PAYS service. Your e-mail address, password, user name, telephone number and address you enter during registration are sufficient for your use of PAYS WEBSHOP portal and perform all actions in the service (forming a cart, ordering, reservation of funds and confirmation of payment).

At the end of the ordering process in order to make your orders processed correctly, please fill out all required information. With the help of this data, farmer or deliverer will be able to provide a quality service in delivering the desired goods.

As a user of PAYS services you are responsible for the accuracy of the data entered during registration. Should there be any changes to the data entered during registration, you are required to immediately update your user account on the My Profile page or by written notice to the e-mail: [office@pays-system.com](mailto:office@pays-system.com) and thus inform the customer service of PAYS that changes have occurred.

When you register for the PAYS service mandatory step (as indicated above) is to create a password that you need to keep to yourself and it is your responsibility if you share it with others. After registration PAYS service will send you an e-mail to confirm your registration. By registering, you accept the responsibility to communicate with your e-mail address either about orders, personal data or unsubscribe from the service. If you know or suspect that someone knows your password, or it can be used contrary to your expectations, you can change the password and keep to yourself, and if you are unable to, please contact our Call Center on 021/455-071 on weekdays from 08:00 to 15:00 h or via e-mail address: [office@pays-system.com](mailto:office@pays-system.com).

If, however, there is any doubt in the possibility of the existence of security vulnerabilities, unauthorized use of the Services or violation of the above terms of use, distributor INDUSTRIAL PROJECT reserves the right ask you to change initially defined passwords as well as to revoke your account without notice.

When entering your payment card details, sensitive information is transmitted over public networks in a protected (encrypted) form using SSL protocol and PKI system, as currently the most advanced cryptographic technology.

Data security when shopping is guaranteed by payment card processor Banca Intesa ad Beograd, so the complete billing process is performed on the site of the bank. At no time are credit card data available to our system.

## **DECLARATION ON THE PROTECTION OF PERSONAL INFORMATION, COLLECTION AND USE OF PERSONAL DATA**

Distributor, INDUSTRIAL PROJECT is obligated to keep and protect the privacy of all users and their data on <http://www.pays-system.com> and the data obtained shall not be used for other purposes that are not subject to orders nor will it be made available to third parties.

On behalf of PAYS-SYSTEM we are obligated to protect the privacy of all our customers. We collect only the necessary, basic information about customers / users and data necessary for the business users and information in accordance with good business practice and in order to provide quality services. We give customers a choice including the decision of whether or not they want to be deleted from mailing lists used for marketing campaigns. All data about users / buyers are strictly confidential and are available only to employees who need such information to perform their duties. All employees of PAYS-SYSTEM (and business partners) are responsible for respecting the privacy protection principles.

In accordance with the business policy PAYS collects only the necessary, basic information about the users of the service. At the user's request, we are obliged to provide them with information about the use of their data. All user information is strictly confidential and available only to authorized persons employed in INDUSTRIAL PROJECT (distributor), to which these data are necessary for the performance of work and provision of quality-services. Employees in the company INDUSTRIAL PROJECT are criminally responsible for complying with the principles of privacy protection.

If there is a change in PAYS service privacy policy that will be posted in this section at PAYS service web portal.

All changes take effect immediately after its publication.

Using PAYS service, by releasing a change of privacy policy, you agree with all the changes and accept them entirely.

Using PAYS service you give your consent to the policy views expressed and published on the portal.

## ORDERING OF GOODS

Ordering of goods can be made 24 hours a day, seven days a week. Product selection can be made without prior notification to the PAYS service, but a log in is required on the PAYS service, when finishing the ordering process.

As a buyer, when logging in to the system, you gain the ability to add wanted items in the "Cart overview". You can select items using the "Navigation menu" where items are classified in categories and subcategories by the type.

By clicking on "Add to Cart" you can add an item to your cart (Cart overview) with one of these measurement units (piece, kg, l ...). If you have inserted the products of one producer in the "Cart overview", the products of another producer you can insert in the "Wishlist".

The amount of ordered items can be changed directly by entry into the field for the amount or with the buttons (+) and (-).

Quantities less than the unit presented can be ordered by going to the amount field to enter the desired amount (for example: if you want to order 500g of potatoes, it is necessary to enter in the amount field for the amount of 0.5). When ordering such items, delivered weight of the product can deviate from the originally ordered ones (+/- kg). **Note:** Please bear in mind that such discrepancies occur and can not be regarded as a complaint.

Overview of selected products and the amount you can view on the page "Cart overview".

The order enters the system only after entry of the data for delivery to the site. Application is set so that each time you order it will offer you the address of previous deliveries (in the drop-down list) that you can choose or change. **Note:** You have the possibility of changing the address for delivery and it can be added when filling out the data for delivery.

To complete the order you need to click on the "payment" in the "Cart overview" and on the "Payment" page check all entered data and by clicking on the payment button you will be redirected to a payment processor in order to perform reservation of funds for payment.

It is not possible to add items or change the confirmed purchase order once the payment process has finished, or when your assets are reserved from the card and the order is formed. If you have urgent and immediate cancellation of the entire order, please refer to the email: [office@pays-system.com](mailto:office@pays-system.com) or call our phone 021/455-071.

## **PREPARATION AND DELIVERY OF GOODS**

Before transport, in preparation for delivery, the producer (farmer) packages the goods in appropriate packaging and deliverer ensures proper storage and transportation in his transport vehicle.

The possibility of damage to goods in transit is not excluded. Upon delivery of defective and/or damaged goods, you have the right not to pay the amount of the invoice for the cost of the damaged item. The buyer is obliged, when taking over the goods ordered to check for any damage, immediately report it using his/her mobile application for PAYS service and to refuse to take over the damaged goods.

Checking the correctness of order upon receipt depends on the customer, and subsequent complaints are respected in accordance with the Serbian Law, through a person responsible for dealing with competent from the company INDUSTRIAL PROJECT. More about the risks that may arise during the delivery of goods, you can find out in paragraphs COMPLAINTS / RETURNS / REFUND.

## **DELIVERY**

Ordered goods producers deliver by their own transport or by using a profesional deliverer (courier), which can be selected from the PAYS system.

Dates of delivery shall be determined when ordering and can not be subsequently changed.

## **PAYMENT OPTIONS**

Payment on PAYS service can be made only cashless, through MASTERCARD, VISA and MAESTRO cards.

Buyers, who are individual or legal persons, are obligated to pay for the goods ordered on the portal <http://www.pays-system.com> upon delivery (acknowledgment for the receipt of the package provided by mobile application).

## **COMPLAINTS / RETURNS / REFUND**

On goods, purchased by PAYS service, the customer can file a complaint at the point of delivery by checking the content and quality of the goods ordered by using PAYS mobile application. If you have any complaint you can not resolve upon delivery of the goods it is possible to leave a comment on every order and rate each producer individually, and you can always send us an e-mail at [office@pays-system.com](mailto:office@pays-system.com).

Employees of the PAYS service are trained to deal with complaints and act according to set rules and terms issued by the PAYS legal entity. An important assumption and a condition for resolving complaints

is the full exchange of information with customers and the existence of the invoice and the original packaging (if any) of the goods subject to complaint.

The buyer is obliged to keep and submit an invoice and if possible packaging.

All complaints arose after the moment of takeover of the delivered package must be considered separately.

Complaints will be acceptable only within the framework of the law and regulations of the Republic of Serbia.

Upon delivery of the goods the buyer is obliged to:

- check the validity of delivery,
- compare the goods received with the invoice,
- if something is missing immediately note it through PAYS mobile application and to the deliverer.

If the complaint is resolved in favor of the buyer, and for the case of inability to deliver another, the replacement for the goods, the Distributor will reimburse the buyer his purchase in the value of goods for which the complaint is accepted.

In case of return of goods and refund the customer who has previously paid one of the enabled payment cards, in part or in full, regardless of the reason for the return, PAYS-SYSTEM is obliged to refund only through VISA, EC / MC and Maestro payment methods, meaning that the bank will perform the request of the seller refund the customer's account card.

## **CHANGES**

Distributor may, in accordance with its business policy, without prior notice, update or change the information posted on the Web service <http://www.pays-system.com>. Distributor reserves the right to change the above terms and conditions of use and not to inform registered users of any changes directly, as they will always be available in the Info section of the PAYS service.

If you are a registered user does not agree with the above and offered amendments of the terms and conditions of use and does not want to accept them, it is obliged to contact the Distributor to one of the following ways:

- By calling 021 / 455-071 on weekdays from 08:00 to 15:00 and
- Sending messages to e-mail address: [office@pays-system.com](mailto:office@pays-system.com).

During the course of this process, the user can not use the PAYS service.

## **PRICES**

All prices on <http://www.pays-system.com> are presented in the national currency (RSD).

Prices at PAYS service are ambiguous in accordance with the Law on Trade of Republic of Serbia.

What you pay is the price on the day when you ordered the goods.

PAYS system with a large prediction percentage forms its offer, but due to unforeseen circumstances reserves the right to change prices at any time that does not undermine the legality and legitimacy of operations in accordance with legal regulations.

If you are not satisfied with the quality of the ordered item, you can return it in compliance with all the above mentioned conditions. Items you can return and we'll refund you. All this is done through a service provided PAYS mobile applications.

Prices for goods that is measured and which is charged by weight, may deviate up to 10% due to the inability to accurately measure the product. Deviations in weights are minimal, which means you can get a few grams more or less, and the price will be calculated according to the weight you ordered.

## **COMUNICATION WITH THE USERS**

Your phone number (home / mobile) or e-mail address you provide during registration can be used for the purpose of confirming the order and the terms of delivery of the goods ordered. Distributor reserves the right to inform all its registered users at <http://www.pays-system.com>, periodically by e-mail or by sending an SMS, about new services or items provided under special and different terms than usual.

All your questions, suggestions or concerns you can send us to:

Phone 021/455-071 on weekdays from 08:00 to 15:00

E-mail address: [office@pays-system.com](mailto:office@pays-system.com)

All your questions will be answered quickly and professionally.

## **LIMITATION OF LIABILITY**

Distributor under no circumstances will be liable to service user:

- For the proper or improper use of PAYS services as well as for any damage done to the equipment used to access the portal, which occurs on that basis, and that the distributor could not prevent.
- For any damage suffered by the users proper or improper use of the portal, as well as other information, services, products, advice or products which were reached via links or ads on the service or those who are in any way associated with the PAYS service.

- For improper performance or interruption of the service, which is caused directly or indirectly by the forces of nature or other causes beyond reasonable control, which includes: the problems of functioning of the Internet, computer equipment failures, problems in the functioning of telecommunications equipment and devices, power outages, strikes, riots, shortages of content or labor shortages, orders of government or other authority, natural disasters.
- For delay in delivery of any kind, as this responsibility lies with the farmer and his selected deliverer.

All information available on <http://www.pays-system.com>, are solely intended for the person who reads them, he familiarises him self with them and gives its consent to the registration. This information shall not be used for commercial purposes for the benefit of third parties, nor is it allowed to distribute unauthorized third parties.

For any errors, uncertainties and irregularities shown on the portal, <http://www.pays-system.com> Distributor is not responsible. Information available on PAYS service should not be regarded as a basis for one-sided assessment of the deviation from its own expectations and preferences.

Business risks and deviation from the expressed will of both parties to this business relationship must be viewed realistically, with care and with full harmonization and mutual exchange of all facts and circumstances that can result in economic consequences and damages, tangible and intangible.

Registration and acceptance of business conditions with PAYS service, you are actually expressed consent to the Distributor, that he will not be liable for any direct, indirect, incidental, immaterial or material damages, losses or expenses resulting from the use or inability to use some of the information available on the site PAYS service. Distributor does not warrant that PAYS service will always be available and will not contain errors or viruses. Each user expressly agrees to use this service at his or her risk.

Business entities whose activities are in media, will be responsible for the damage they can inflict by unauthorized use of information. Distributor reserves the right to seeks damages from such entities to be determined under the provisions of the Law of Obligations, which is valid on the territory of the Republic of Serbia.

Participants who use the portal <http://www.pays-system.com> to order, agree to indemnify Distributor for claims which highlight to them, whether it is in the category of costs, market material damage, non-pecuniary damage or liability for negligent use of materials from the portal including any direct or indirect, material or immaterial damage, regardless of whether the same was caused intentionally or not.

Possible non-conformities, interested parties must first attempt to resolve consent and by agreement. If this is not accomplished, competent authority is the court in Novi Sad.

### **THIRD PARTY SERVICES**



Services offered by PAYS service do not imply the existence of costs for computer equipment and services provider to access PAYS service. Distributor is not responsible for telephone or any other charges that may occur in this approach.

Please note that <http://www.pays-system.com> you use solely at your own risk. PAYS service and his Distributor do not guarantee for the business relationship that you have with a third party and can not be held accountable and take responsibility for direct or indirect damages that may suffer by using the services of third parties.

Internet is an international computer network which is an independent network which Distributor does not control globally, but only to the extent that it is used for its own purposes, so for these reasons Distributor in any form can not guarantee availability of PAYS services that he does not directly control.

## **HELP**

Different types of assistance when using PAYS service is available in the Info section at <http://www.pays-system.com> and we assess it would be of benefit. We would advise you to contact us by calling 021/455-071 on weekdays from 08:00 to 15:00 or by sending an email to: [office@pays-system.com](mailto:office@pays-system.com). Also, please note that sending private messages by e-mail can be unsafe and subject to unauthorized access by third parties or wrong delivery. Every message received by e-mail will be considered untrustworthy and according to that PAYS service and Distributor are not responsible for the security and privacy of such messages. On the other hand, your messages to us will be distributed only to our official personel who are involved in PAYS service.

## **PHOTOGRAPHY**

Photos on PAYS service <http://www.pays-system.com> are illustrative and some photos may differ from the actual items for technical reasons and the inability to display layout in the area from all angles.

Special note: some items and products displayed in the image of displayed products represent only a proposal for serving and are not part of the ordered products.

## **INTELLECTUAL PROPERTY**

PAYS service <http://www.pays-system.com> is patent protected and Distributor, company INDUSTRIAL PROJECT exercised sole right to its management. Pictures and texts displayed on PAYS service may not be copied or used in other publications, written or electronic, except with the express permission PAYS service.

Using material from PAYS service, all users comply fully with the established here restrictions, conditions and requirements.

Date and place  
01.03.2016.  
Novi Sad, Serbia

Responsible person of the PAYS service:  
Stevan Stankovski, CAM ENGINEERING

Responsible person of the Distributor:  
Gordana Ostojić, INDUSTRIAL PROJECT

This is an electronic document, valid without stamp and signature.