

Regulations of *TheFatherOfWallets.com* website

§ 1

General provisions

1. The Regulations define the rules for the provision of electronic services by STS SWISS TRANSFER SYSTEM SA based in Switzerland, 1201 Geneve, street: Rue du Cendrier 17; RC: CHE-323.489.978 (hereinafter: "STS TRANSFER"), e-mail address: support@ststransfer.ch, phone number +48 533 002 725 (connection payable according to the operator's tariff), as part of TheFatherOfWallets.com and subdomains (hereinafter: "Website") as well as the rules of using the Website by Users.
2. The STS TRANSFER ICT system includes a set of cooperating devices IT and software ensuring processing and storage, and sending and receiving data via telecommunications networks, via the end device appropriate to the type of network.
3. Users' personal data is collected in the system and their processing takes place in accordance with the provisions of the Regulation of the European Parliament and of the Council (EU) 2016/679 of 27 April 2016 on the protection of natural persons in a relationship with the processing of personal data and on the free movement of such data and repealing Directive 95/46 / EC (hereinafter "the Regulation") and Directive of the Parliament Of the European Union and the Council (EU) 2016/680 of 27 April 2016 on the protection of persons physical in connection with the processing of personal data by the competent authorities to the purposes of crime prevention and conducting preparatory proceedings, detecting and prosecuting offenses and executing penalties, in a free matter flow of such data and repealing Council Framework Decision 2008/977 / JHA.
4. STS TRANSFER's provision of Services by electronic means consists in providing the ability to purchase the Voucher by Users through the Website in order to use them to purchase goods or services of Partner companies (hereinafter: "Service").
5. Voucher - a paper document containing an alphanumeric character code with the term Validity distributed in the form of a printout and in electronic form (mail message or optional: PDF or SMS file) entitling its holder to use it to purchase a Service of a certain value and currency in the content network STS TRANSFER. The user must print the Voucher before using it.
6. Expiry date - the date on which the Voucher can be used to purchase the Service, provided with the Voucher use code - as a rule, the expiry date has been set is for 12 months from the date of the Voucher Code being introduced.
7. Partner Company - a company cooperating with STS TRANSFER, in which you can use the Voucher for the purchase of the Service on the conditions specified by the Partner.
8. Business day - a day other than Saturday and Sunday and a public holiday in Switzerland.
9. The Service is provided for: a. natural persons with full legal capacity (i.e. persons who are over 18 years old, with full legal capacity), b. other entities having legal capacity pursuant to separate provisions, who have accepted the Regulations and concluded the Service Agreement (hereinafter: "User").

10. STS TRANSFER informs that the function and purpose of software or non-component data Service content entered by thefatherofwalltes.com into the system ICT used by the User are specified in the Policy Privacy posted on the Website's page in the "Privacy Policy" tab.

11. The conclusion of the contract for the provision of the Service takes place upon clicking the button "Register" in the account registration process on the Website (hereinafter: "Account Registration").

12. Account registration on the Website is tantamount to acceptance of these Regulations.

13. By accepting these Regulations, the User declares that: is aware that the basic threat of every Internet User, including people using services provided electronically, it is possible to take control over User's device or otherwise obtaining data by third parties for the purpose of taking over the User's account on the Website, which may result in the theft of codes User vouchers - which may lead to a loss of related funds with their purchase; the User is solely responsible for the events described above cannot make any claims against STS TRANSFER.

14. STS TRANSFER - reserves the right to modify the functions implemented by the Website at any time in order to improve it functioning.

§ 2

Types and scope of the service covered by the regulations

1. A device with network access is required for proper use of the Website Internet, supporting a web browser (e.g. Mozilla, Opera, Chrome) and providing Java Script and Cookies in the browser. STS TRANSFER reserves that using an outdated web browser may result in incorrect functioning of the Website.

2. The user is solely responsible for ensuring technical compliance between the computer equipment or device you use terminal and an ICT or telecommunications system, and the Website.

3. STS TRANSFER by updating the Website in the event of changes related to the changes technological services provided, will provide such information to the User via email to the address saved on the Website or by placing information in a visible place on the Website. Changing technical requirements is not treated as a change to the Regulations, unless it results in the inability to provide Services via STS TRANSFER for the benefit of the User.

4. STS TRANSFER reserves the right to suspend or terminate individual benefits Website functionalities due to the need for maintenance, review or expansion technical base, if it is required for the stability of the Website's operation. STS TRANSFER will make every effort to inform Users in advance by providing the date and the technical break time.

5. Using the Services is possible after creating a user account in the System and its activation by thefatherofwallets.com. Using the Website with external applications, overlays or plugins are made at your sole risk Users for which STS TRANSFER is not responsible.

6. The website uses software technology in the available client-server architecture being an open source multiplatform for communication with company systems Partner and Users.

7. In order to purchase the Voucher, the User uses payment methods published by Service at the time of order performance, with the proviso that it is in order Purchase transactions via bank transfer must be provided correct transfer title (published by the Website at the time of placing the order) and to purchase the Voucher through another payment method should be in progress complete the transaction, provide additional data required by the System.

8. Voucher orders made by bank transfer from a bank account not belonging to the User will be returned within 30 days at the expense and risk sender to the bank account from which they were originally sent. In case of the inability to identify the sender will be returned via the operator, for through which they were sent. It will be deducted from the returned funds the amount corresponding to the cost of making the refund. If the amount to be refunded will be lower than the amounts listed in para. 9 above, then it will be deducted for handling costs.

9. Top-ups made in violation of the Regulations or shared instructions on the Website covering its scope of procedures for making transfers will be posted within 60 days, unless posting is impossible for reasons technical. A fee will be charged for each such operation handling fee of 20% of the amount.

10. Payments under the Voucher order are, as a rule, posted immediately on days working days at the latest the next business day after receiving the payment information (session banking or information from the payment processing operator).

11. Characteristics of the process of purchasing the Voucher by the User:

1. Choice of voucher currency;
2. Choosing the value of the voucher;
3. Choosing a payment method;
4. Providing the address for shipping the Voucher;
5. Providing an email address for notifications: - If the email address is not registered in the System - the User is moved to the Account registration form; or - If the e-mail address is registered in the System as a User, it will be continued Voucher purchase process.
6. Acceptance of the website's regulations by the User.
7. Confirmation of the Voucher order by the User.
8. The system presents payment details for orders and / or asks the User to complete additional data necessary to complete the payment depending on the payment method chosen by the User.
9. The system presents payment details and sends information about the acceptance of the order provided e-mail address for notification (e-mail address to which the Account was created User in the System).
10. After the payment has been credited to the System via e-mail (or SMS) the system transmits the alphanumeric code for the use of the Voucher, its value, currency and the expiry date (the date on which the Voucher can be redeemed - used up).

12. Characteristics of the User consuming the Voucher:

1. The User selects the Partner service for which the Voucher should be used;
2. The user enters the code voucher;
3. The User enters the e-mail address (User Account registered in the System - If the system detects the input of an incorrect code or email address mismatch possibility the implementation of Voucher consumption is blocked by the System; or - If the System confirms that the Voucher code is correct and that the e-mail address matches the Account

User to whom the Voucher consumption code has been sent - the consumption process continues

4. The system presents the Voucher data:

- Original voucher value and currency,
- Voucher value and currency used,
- Current voucher value remaining to be used and currency.

5. The User confirms the use of the Voucher for the selected Partner's service;

6. The system confirms the consumption of the Voucher and sends information about its consumption to the address User Account email.

7. Depending on the Service chosen by the User to use the Voucher follows: - providing the code or codes enabling the purchase of the Service from the Partner via e-mail (or SMS or PDF file transfer) or - transferring information to the Partner's system about the value and currency of the Voucher that remained made available for the purchase of the Service.

13. Vouchers may be used depending on the Service:

1. Completely up to the amount of Voucher value;
2. Partly to the value indicated by the User.

14. If the Voucher is used for the Service in a different currency than the Voucher was issued, the value of the Service made available via the Voucher will be converted to currency accepted by the Partner.

§ 3

Terms of service

1. The User may stop using the Service at any time.

2. The User is obliged to protect his passwords, e-mail accounts and data needed to log in to the Website, in particular not to make them available to persons third.

3. Use of STS TRANSFER bank accounts used to fund accounts Users, for purposes related to the User's business activity, as well as indicating to third parties the same account as the User's account for settlements is prohibited.

4. The User is obliged to refrain from making within use the Service of any unlawful activities, in particular:

- a. using the Service directly or indirectly for purposes contrary to the law, the Regulations, decency or generally accepted rules for using the Internet;
- b. using the Service in a way that violates the rights of STS TRANSFER or third parties;
- c. supplying data by or to the STS TRANSFER ICT system: - causing work disturbance or overloading the STS TRANSFER ICT system or third parties directly or indirectly involved in the provision of the Service; - otherwise violate the law, Regulations, good STS TRANSFER or third parties, good customs, generally accepted rules for using the Internet.

5. STS TRANSFER may permanently or temporarily cease providing the User with the Service in the event of a breach or reasonable suspicion of a material breach (temporarily to clarify) or a material breach by the User of the law, Regulations, rights STS TRANSFER or third parties, decency, generally accepted principles using the Internet.

6. Permanent cessation of the Service may result in the deletion of all data from the STS TRANSFER ICT system entered by the User, unless:

- a. the law provides otherwise, or
- b. deleting all data entered by the User from the system ICT STS TRANSFER is not possible due to the nature of the Service.

7. Temporary cessation of the Service results in a restriction of the User in using the Service.

8. STS TRANSFER is entitled to prevent (block) access to data entered by the User into the STS TRANSFER ICT system in case of:

- a. receiving an official notification of the unlawful nature of the stored data or related activities,
- b. obtaining reliable information or becoming aware of an unlawful nature stored data or related activities.

9. In the case referred to in para. above STS TRANSFER notifies immediately Users with the intention of preventing (blocking) access to data. Notification will be sent to the User's e-mail address or phone number indicated on confirmed when registering or in the event of a change in this regard made by the User after the registration date - to the changed and confirmed address email or phone number.

10. To secure the Voucher codes on the STS TRANSFER User account: - recommends using strong passwords, - connection encryption using SSL (https)

11. For the purpose of correct verification of the User and analysis aimed at counteracting fraud, STS TRANSFER has the right to use open sources available on the Internet or metadata analysis.

12. STS TRANSFER complies with European and national AML / CFT law ie anti-money laundering and financing regulations terrorist organizations, in particular the provisions of Parliament's directive Of the European Union and the Council (EU) 2015/849 of 20 May 2015 on prevention using the financial system for money laundering or terrorist financing, amending Regulation (EU) No 648/2012 of the European Parliament and of the Council and repealing Directive 2005/60 / EC of the European Parliament and of the Council and the directive Commission 2006/70 / EC (Journal of Laws EU L. 2015.141.73 of June 2015); and regulations Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018. amending Directive (EU) 2015/849 on prevention of abuse financial system for money laundering or terrorist financing and amending Directives 2009/138 / EC and 2013/36 / EU (Journal of Laws EU.L.2018.156.43 of 2018.06.19). Accession of the User to use the services provided by STS TRANSFER means acceptance of the appropriate application of the above regulations.

13. STS TRANSFER maintains a register of transactions with a value of EUR 15,000.00 or the equivalent of this amount calculated on the day of transactions made through the STS TRANSFER Website, as well as transactions that are related to each other and whose sum during the financial year exceeds EUR 15,000.00 or the equivalent amount calculated on the day of making each from the above transactions.

14. In the event of referral to the STS TRANSFER by any state authority of a member of the Union European or any other institution established under the contract international, to which Switzerland is a party any provision from which the obligation to retain or transfer to the deposit account of the above institution arises User's cash, the User's account will be suspended, in the case of orders in progress, the funds will be blocked and transferred to the aforementioned account or their withdrawal will be blocked until issuing a new decision or a decision of the court finally deciding the fate blocked funds, and if the User has Vouchers that have not been used, the possibility of their wear will be blocked. Same the consequences are the blocking of the bank account on which they are deposited STS TRANSFER resources on the basis of any act originating from the above body or institutions. In this case, STS TRANSFER will notify the User of the reason for blocking access to the possibility of order processing or consumption of Voucher codes within 7 days from the day they were blocked. STS TRANSFER upon explicit request of the relevant authorities or offices and after presenting the relevant required documents, has the right provide the above-mentioned institutions with User's data.

§ 4

Conditions for concluding and terminating the contract

1. Provision of the Service requires registration of the User on the Website.
2. To register, you must provide an email address, a unique Account name, and completing the data provided in the form by the System.
3. After registration, the User is assigned to use the Service individual designation (Account).
4. In connection with the implementation of a given Service, the Administrator may request the User to provide Personal Data. in particular in the case of:
 - a. natural person: features of the document confirming the User's identity, as well as his name, surname, citizenship, residence address, country of birth, information on tax residency and occupied political position, telephone number, date of birth and social security number. For Users who are foreigners without a Personal ID number, provide the equivalent of this number (relevant national identification number) (or submit a declaration that you do not have a Personal ID number);
 - b. in the case of an institutional User: sending a scan of an extract from the Commercial Register entity, data on business operations, confirmation scan issuing Company number and issuing tax number - if the given number has not been shown in the copy from the Commercial Register, as well as providing the features of the document confirming the identity of the person entitled to represent the User, as well as his name, surname, citizenship, address residence, information on tax residency, country of birth, information on residency tax and occupied political position, telephone number, date of birth and Personal ID number. In the case of persons representing Users who are foreigners without a Personal ID number should provide the equivalent of this number (relevant national identification number) (or make a declaration of non-possession Personal ID number). The user is also required to provide the above information all real beneficiaries of the User up to the identification of natural persons.
5. In order to verify data, a STS TRANSFER employee may request a document from the User stating his identity or send him for his message in the form of a scan or photo in .jpg or .png format via e-mail in this case: scan / photo an identity document must meet the following conditions: data must be clearly on the document, all edges of the document must be visible, no data can be obscured. The file

cannot contain any signs of digital conversion (e.g. painting an element using a program) graphic). STS TRANSFER in case of doubt may ask the User to send a photo of your ID document so that it was also present visible User's face and identity document (so-called selfie) or registered connecting with the User via a video messenger (e.g. skype).

6. To confirm the address of the User or the person representing the User STS TRANSFER employee request to send photos in .jpg or .png format, invoice (for electricity, water, gas, etc.), contracts with public trust institutions or letters official with the User's address details along with the name and surname, as well as the date of preparation (not older than 6 months).

7. The Service is provided through the Website located under the domain: thefatherofwallet.com and subdomains.

8. The Service Agreement is terminated:

a. at the User's request,

b. by STS TRANSFER in the cases indicated in the Regulations

9. A necessary condition to terminate the contract for the provision of the Service is delivery by the User to 0 (zero) balances on each User Voucher available in the service.

10. Termination of the contract for the provision of the Service results in the deletion of the account understood as blocking the possibility of logging into the User Account. In this case, the data provided by the User will be removed from the Website, unless legal regulations they are different. STS TRANSFER reserves that after the termination of the contract for the provision of the Service is obliged to store User's billing data on the basis of tax regulations for the period indicated therein.

11. STS TRANSFER reserves the right or the right to refuse a cat on the Website to terminate the contract with the User without providing a reason in such a case The user will be notified of this fact within 7 business days.

§ 5

Protection of personal data and privacy policy

- Rules for the processing of personal data used and processed by STS TRANSFER, as well as the regulations regarding the Privacy Policy placed on the Website in the "Privacy Policy" tab is an attachment to these Regulations and is its integral part.
- The administrator processes Users' personal data for correct execution Agreement.
- The administrator may indicate a different purpose for processing, but in this case necessary is to obtain the User's consent for processing (in accordance with the provisions of Article 7 Regulations) and fulfillment of the information obligation towards the user (in accordance with Article 11 of the above-mentioned Regulation).
- The User has the right to inspect their data and request their change or additions.
- The Administrator is obliged to protect the personal data of Website Users.
- Transferring data to other entities may take place only with explicit consent User, or on the basis of legal provisions, or at the request of the relevant authorities administrative, which the Administrator is required to perform, or for necessary purposes for the proper performance of the Agreement.

§ 6

Liability

1. The User is responsible for all actions taken after logging in using login and password.
2. The User uses the Service at his own risk, which does not exclude or limit STS TRANSFER liability related to the provision of the Service, to the extent in which by law, it cannot be exempted or restricted.
3. STS TRANSFER shall be liable to Users for non-performance or improper use performance of the Service to the extent resulting from the Regulations, unless failure to perform or improper performance of the Service is a consequence of circumstances for which, according to with liability is not liable.
4. STS TRANSFER shall not be liable for the consequences of non-performance or improper use performance of obligations undertaken towards the User by other Users. 5. STS TRANSFER is not responsible for:
 - a. deletion of data entered by the Users into the ICT system STS TRANSFER via tele information systems not controlled by STS TRANSFER,
 - b. the consequences of providing Users with a login and password,
 - c. the effects of transactions carried out on the User's Account, if they have been ordered or made while maintaining the procedure of logging into the Account using User's login and password,
 - d. the effects of acts or omissions of external operators or other providing entities services for Users as part of the implementation of individual Website functionalities,
 - e. delays when displaying the Website on devices used by Users created on servers other than STS TRANSFER servers or devices from which User uses
 - g. incorrect entering of data by the User for the payment or withdrawal of funds (upon return Voucher) - if you need to cancel the operation, the User will be charged at the expense of bank commission or service operator,
 - h. financial losses incurred by Users due to the inability to make transactions via the Website during a technical break,
 - i. Users' financial losses resulting from exchange rate differences arising during the data blockade transaction or User Account made in accordance with the Regulations or at the request of the authorities state,
 - j. for problems or technical limitations, including the speed of data transmission of the equipment computer, terminal equipment, ICT system and infrastructure telecommunication used by the User and which prevent the User using the Website,
 - k. liability for the consequences of using the Website in a contradictory manner with applicable law, Regulations or rules of coexistence adopted in this respect social or customs.
 - l. Inability to use the Voucher for Services at the Partner due to their unavailability.
 - n. Inability to use the Voucher for Partner Services due to the restriction technical side of the Partner's system.
6. The Regulations shall apply with regard to Users' rights arising from acts consumer.

§ 7

Intellectual Property

1. STS TRANSFER shall have the rights to works, signs and trademarks shared on the Website, to the extent necessary to provide the Service.
2. Works, signs and trademarks made available as part of and to provide the Service enjoy the protection provided by law.
3. The User is entitled to use the works as provided for the law of permitted private use.
4. Use outside the permitted private use requires prior consent authorized entity.

§ 8

Complaint procedure

1. If, in the User's opinion, the Services provided by STS TRANSFER are not implemented in accordance with the provisions of the Regulations, he may submit reservations as set out below.
2. A complaint may be submitted in the form of:
 1. a. Written to the following address: STS SWISS TRANSFER SYSTEM SA Wąwozowa 11, 02-796 Warsaw, Poland. or
 2. electronic mail by sending to the email address: support@ststransfer.ch ;
3. The complaint should contain:
 - a. the name (login) under which the User appears on the Website;
 - b. the subject and circumstances justifying the complaint;
 - c. the proposed way of settling the complaint.
4. Complaints will be considered in the order of receipt, but not later than within 14 (fourteen) days. In the event that the complaint does not contain information necessary for it STS TRANSFER consideration will ask the User to complete it as necessary range, and the 14 (fourteen) day period then runs from the day of supplemented delivery complaint. In justified cases, STS TRANSFER may extend the deadline consideration of the complaint for an additional 14 (fourteen) days, about which the person submitting the complaint will be notified. In the case of services provided by entities external complaint handling time may be extended by the estimated time for the complaint to be considered by the entity, about which it will be informed the user along with an indication of the data of the entity providing the service.
5. The person submitting the complaint will be informed about the method of consideration complaints in the form in which they were reported.
6. The User has the right to appeal against the decision taken by STS TRANSFER under complaint. The provisions of paragraph 2.3 and 4 of this § shall apply accordingly.\

§ 9

Transaction security procedures

1. In the event of reasonable suspicion of committing by STS TRANSFER offenses, in particular suspicions that cash is the subject transactions originate from crime, STS TRANSFER reserves the right to block the data transactions or User Accounts, as well as notifying law enforcement and assessment authorities justice of suspicion. The notification is made independently from other activities undertaken by STS TRANSFER alone. Until clarified doubts (e.g. by re-verifying the User) or obtaining the appropriate one the provisions of the relevant STS TRANSFER authority have the right to block the Account User.
2. In case of suspicion or determination that the User's data on the Website are incomplete or incorrect STS TRANSFER has the right to request the User to undergo the procedure verification, and thus may require the User to send documents provided for in the procedure described in §4 of the Regulations or additional documents justified by the circumstances of the event.
3. Acceptance of these regulations is tantamount to User's consent for the possible re-verification of the User by STS TRANSFER, about which referred to in paragraph 2.
4. In case of doubt as to the origin of cash being the subject of the transaction will not be removed and the verification procedure carried out The User will not establish the User's identity or continue to occur there will be doubt as to whether the User's declaration of will in the field making a transaction is not affected by a defect, STS TRANSFER will refuse to carry out transactions.
5. If in the case referred to in para. 1 was accepted by STS TRANSFER any funds, STS TRANSFER may block the transaction by depositing funds to process the Voucher's order and the value of unused funds in the form of Vouchers on a blocked Account User, on the STS TRANSFER account or in the court deposit until final determining who is their owner by law enforcement authorities appointed for this purpose and justice.
6. At the reasoned request of a bank or other financial institution, in case of taking up by not being suspected of committing a crime, STS TRANSFER may block the transaction of the Voucher order or its consumption via depositing funds on a blocked User Account, on the STS TRANSFER account or in court deposit until final determining who is their owner.
7. In the event that STS TRANSFER will establish without doubt what it is the owner of funds, will issue the order to return those funds owner.
8. In the event of suspension or blocking of the transaction, STS TRANSFER will inform immediately about this fact of the transaction party.
9. Subsequent execution of the transaction after prior suspension or blocking of the Account, or a refund after the suspension or blocking of a transaction in connection with activities arising from a breach of the Regulations by the User or STS TRANSFER activities based on the provisions of the Regulations (e.g. the need to carry out the procedure User verification) does not authorize the User to direct any claims against STS TRANSFER for any title, in particular to the extent lost benefits.
10. The procedures indicated in §9 also apply when the User implements transactions for third parties. In this case, the User's verification, except for the procedure described in paragraph 2 may consist in particular of a request from the User indication of data enabling full verification of third parties for the benefit of whom transactions are carried out in accordance with the provisions of paragraph 2 of this paragraph and demonstration of authorization to carry out transactions for these persons.
11. In the case referred to in par. the above provisions of this paragraph shall apply accordingly.

12. If necessary, without the User's consent, STS TRANSFER will forward bodies referred to in paragraph 1 identity data he possesses User, both indicated by the User himself, obtained in the procedure verification referred to in paragraph 2, as well as other information about the activity User on the Website.

§ 10

Procedure of return

1. The User may withdraw from the Voucher online sales contract without providing reasons within 14 days of receipt of the Voucher consumption code by submitting statements. Termination of the contract is possible when you, voucher was not implemented in whole or in part, and has been carried out has not lost validity. STS TRANSFER reserves the right to verify whether the Voucher has been completed (used) in full or partly, and if so, what value or expiry date of the Voucher will not expire.

2. In the event of withdrawal from the sales contract, the User may send information on withdrawal in the form of:

- a. written to the address: STS SWISS TRANSFER SYSTEM SA Wąwozowa 11, 02-796 Warsaw, Poland;
- b. electronically by sending an e-mail address: support@ststransfer.ch ;
- c. through the website by performing the voucher cancellation operation.

3. If cancellation of the contract of sale specified in point. 2. a and b above, the User is obliged to provide the order ID and Account name User, User Account email address to identify the consumption code by STS TRANSFER.

4. STS TRANSFER guarantee the performance of a refund within 14 days of receipt information on withdrawal from the sales contract, whereby: - the value of the refunded items will be reduced by the refund fee charged by the operator through which the return will be made; - if the refund fee is higher than the fee for its execution, STS TRANSFER will consider the refund for nonrefundable

5. STS TRANSFER depending on the application to withdraw from the contract sales The user sends an email confirmation of receipt of withdrawal information or confirms this fact through the System by changing the status of the Voucher.

6. If it is not possible to make a refund through the operator whom The user in the method of payment for the Voucher order, STS Transfer will propose the user performs a return via another operator.

7. STS TRANSFER reserves the right not to consider applications for withdrawal from the contract sales for Vouchers that expire.

§ 11

Amendments to the regulations

1. STS TRANSFER is entitled to change the Rules and this change becomes effective within the time of its publication.

2. The User confirms each time when placing an order for a Voucher accepting the Regulations before receiving data for the execution of the payment transaction in the payment method (of the operator) chosen by you.

3. If the changes are not accepted, the User should terminate the contract immediately notify STS TRANSFER, in writing or by post via electronic mail to support@ststransfer.ch.

§ 12

Amendments to the regulations

The law applicable to the contract between the User and STS TRANSFER, the subject of which are Services provided by STS TRANSFER as part of the Website under the conditions set out in the Regulations, is the law of Switzerland. All disputes related to the Services provided by STS TRANSFER will be settled by competent common courts. The user who is a consumer has the option use the out-of-court complaint consideration and redress procedure. Information on how to access the abovementioned the mode and procedures for resolving disputes are, among others on the EU ODR internet platform, available at online: <http://ec.europa.eu/consumers/odr/>.