

Stockholm May 24, 2010

Dear customer,

A new law regarding payment services will soon enter into force in Sweden. This means that we are now adapting our procedures and regulations to comply with the directives and rules applying in the rest of the EU.

Specifically, the new legislation means clearer rules regarding card payments in terms of both rights and obligations. Amongst others, you as a merchant will find more detailed information in the general terms of your credit card acquiring agreement and in the settlement report of acquired card transactions.

New general terms and conditions in your agreement with Euroline

Below, we have summarised the key changes, with references, to the general terms and conditions and regulations. These come into force on 1 July 2010 and should you not accept them, we kindly ask you to notify us immediately and terminate your agreement in writing **no later than 30 June 2010**.

General Terms and Conditions:

- Information requirements relating to "Dynamic Currency Conversion" (section 4.5)
- New instructions for subsequent charging of costs for such items as car rental and hotel accommodation (section 4.6)
- Provision of financial accounts (section 4.7)
- Delayed payment when the agreement ceases (section 4.8)
- 45-day claim period (section 5.4)
- Right to transfer information to a partner to ensure compliance with the agreement (section 11.1)

Card Present Regulations

- Zero-value transactions when checking card status (section 1.4)
- Chip & Pin terminals (section 1.5)

Card Not Present Regulations

- Zero-value transactions when checking card status (section 3.1)

OTC Cash Withdrawals Regulations

- Zero-value transactions when checking card status (section 1.4)
- Chip & Pin terminals (section 1.6)

Unmanned Terminals Regulations

- Chip & Pin terminals (section 1.5)

Agreement terms and conditions online

Complete terms and conditions can be found at our website www.euroline.se/int. For more information about the new legislation please visit the Swedish Bankers' Association website at www.bankforeningen.se

Best regards
Euroline AB