

LEGAL NOTICE

In compliance with the provisions of Law 30/2002, of July 11, on Information Society Services and Electronic Commerce ("LSSI"), we provide general information regarding UNNAX REGULATORY SERVICES EDE, S.L.U. (hereinafter, "UNNAX"):

- **Corporate Name:** UNNAX REGULATORY SERVICES EDE, S.L.U.
- **Tax Identification Number (NIF):** B67615393
- **Registered Office:** Arago street number 295,, 5th Floor, 08009 Barcelona.
- **Contact Email:** info@unnax.com
- **Registration Details:** Commercial Registry of Barcelona, Sheet B-548010, Volume 47305, Folio 147, First Registration.

UNNAX is an electronic money institution duly authorized by the Bank of Spain to provide electronic money and payment services under registration number 6719.

Applicable regulations to the services provided

The framework governing the electronic money and payment services provided by UNNAX is regulated under the following legal texts:

- **Directive 2009/110/EC of the European Parliament and of the Council (EMD2)**
Establishes the regulatory framework for electronic money institutions in the European Union.
- **Law 21/2011, of July 26, on Electronic Money**
Regulates the issuance, distribution, reimbursement, and use of electronic money in Spain, including the requirements for issuing entities.
- **Directive (EU) 2015/2366 on Payment Services (PSD2)**
Governs the provision of payment services within the EU, including transfers, card payments, direct debits, and payment initiation services.

- **Royal Decree-Law 19/2018, of November 23, on Payment Services**

Regulates the provision of payment services in Spain.

Client fund safeguarding

In compliance with the provisions of Law 21/2011, of July 26, on Electronic Money and its implementing regulations, UNNAX, as an electronic money institution, must safeguard the funds received in exchange for the issuance of electronic money, in accordance with the procedures provided in Article 21 of Royal Decree-Law 19/2018, of November 23, on Payment Services and other urgent financial measures.

It is stated that the safeguarding method chosen by UNNAX during its authorization process as an electronic money institution was the deposit into a separate account, in accordance with Article 16 of Royal Decree 778/2012, of May 4, on the legal framework of electronic money institutions.

Customer service

As an Electronic Money institution, UNNAX has a Customer Service in accordance with the provisions of Order ECO/734/2004, of 11 March, on customer care departments and services and the customer ombudsman of financial institutions (the "**Order ECO/734/2004**") and in the Supervisory Guide on the criteria for the organisation and operation of the customer services of institutions supervised by the Banco de España (the "**Guide**").

The Customer Service Department is available for you to file a complaint in the event that you consider that UNNAX has failed to comply with any of its obligations in the provision of its services.

More information about this service can be obtained [here](#).

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