

General Terms and Conditions and Terms of Use

of the company **Nunofia s.r.o.**, with its registered office at Hviezdoslavova 30, Banská Bystrica 974 01, Slovak Republic, Company ID No.: 48 170 160, a company registered in the Commercial Register maintained by the District Court Banská Bystrica, Section: Sro, Insert No.: 28162/S, represented by Ing. Vladislav Klajban, Managing Director (hereinafter in these terms and conditions referred to as "Nunofia s.r.o.")

correspondence address: Nunofia s.r.o., Kuzmányho 5, Banská Bystrica 974 01, Slovak Republic

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1. General Provisions

1.1. The Terms of Use (hereinafter referred to as the "Terms of Use") of the company Nunofia s.r.o. regulate the mutual rights and obligations of the operator of the web interface (hereinafter referred to as the "operator") at the internet domain www.nunofi.com (hereinafter referred to as the "web interface") and a natural or legal person using the web interface (hereinafter referred to as the "user"). By using the web interface, the user expresses their consent to the Terms of Use and undertakes to read them carefully.

1.2. The General Terms and Conditions (hereinafter referred to as the "Terms and Conditions") of the company Nunofia s.r.o. (hereinafter referred to as the "merchant") regulate the mutual rights and obligations of the contractual parties arising in connection with or on the basis of a purchase contract (hereinafter referred to as the "purchase contract"), concluded between the seller as the merchant and

1.2.1. the buyer who is a consumer (hereinafter referred to as the "consumer buyer"), or

1.2.2. the buyer who is a natural or legal person acting within the scope of their business activity or within the scope of their independent professional practice when ordering a product, or a legal person (hereinafter referred to as the "business buyer")

(the consumer buyer and the business buyer together referred to as the "buyer")

through the merchant's online shop operated at the domain www.nunofi.com (hereinafter referred to as the "online shop").

1.3. The merchant is a person who, when concluding and performing a consumer contract, acts within the scope of their business or other entrepreneurial activity, including through another person acting on their behalf or for their account.

1.4. A consumer is any natural person – non-entrepreneur – who, when concluding a purchase contract or when dealing with the merchant pursuant to § 52 of Act No. 40/1964 Coll., the Civil Code, as amended (hereinafter referred to as the "Civil Code"), does not act within the scope of their business activity, employment, or profession (purchases for their own personal use). Relations between the merchant and the consumer not regulated by the contract and these Terms and Conditions are governed by the Civil Code and Act No.

108/2024 Coll. on Consumer Protection and on Amendments and Supplements to Certain Acts (hereinafter referred to as the "Consumer Protection Act").

1.5. A purchase contract is a bilateral legal act by which the merchant undertakes to deliver to the buyer a product specified individually or by quantity and type, and the buyer undertakes to pay the purchase price to the merchant. The purchase contract and the Terms and Conditions are drawn up in the Slovak language. The purchase contract may be concluded in the Slovak language. The merchant may amend or supplement the wording of the Terms and Conditions. This provision does not affect rights and obligations that arose during the period of effectiveness of the previous version of the Terms and Conditions.

1.6. A distance contract is a contract between the merchant and the consumer agreed and concluded exclusively by means of one or more means of distance communication without their simultaneous physical presence, in particular through an online interface or electronic mail.

1.7. A product means any product or service of the merchant that is available on the web interface at the domain www.nunofi.com (hereinafter referred to as the "product") and is made accessible to the buyer.

1.8. An order is considered a proposal to conclude a purchase contract whose subject will be the product, and which the merchant may accept or reject pursuant to the provisions of these Terms and Conditions below.

1.9. Provisions different from the Terms of Use or these Terms and Conditions may be agreed in an individual contract. Different contractual arrangements have precedence over the provisions of the Terms of Use or the Terms and Conditions.

1.10. The merchant informs the buyer about the meaning of selected terms used in connection with products offered by the merchant for sale through the online shop:

1.10.1. coin – a metallic (usually) round piece of money (intended not only as currency) of a specific weight and specific fineness, bearing a sovereign symbol or mark of the manufacturer, a nominal value, a state emblem, and year of issue.

1.10.2. standard quality – the finish of a coin identical to coins used in everyday payment circulation, meaning both the field and the relief are matte.

1.10.3. PROOF quality – a premium coin finish, sometimes marked as "PP", whose field is highly polished and the relief matte.

1.10.4. certificate – a document determining the authenticity of a given product.

1.10.5. commemorative sheet – a document issued for commemorative and collector coin releases, but it does not have a nominal value.

1.10.6. banknote – a paper form of money officially issued by a (central or commercial) bank and which is or at the time of issuance was legal tender within the territory of issue.

1.10.7. facsimile – a copy or reproduction of a historically valuable print, in this case a banknote or other security.

1.10.8. medal – a special type of relief sculpture. This relief is often used as an award or issued as a reminder of an important event or anniversary.

1.10.9. banknote perforation – the invalidation of a banknote for various purposes.

1.10.10. numismatics – the collecting of coins and banknotes. Most often collected are coins

and banknotes that were in circulation or intended for circulation.

1.10.11. notaphily – a collecting field dealing with the collecting and study of banknotes, paper money, and currency.

1.10.12. philately – the collecting of postage stamps, securities, postal cancellation imprints, and other philatelic material.

1.10.13. postage stamp – a postage value item used for the payment of postal services.

1.10.14. issue – the process of putting new money into circulation, carried out by the issuing bank (in the euro area the European Central Bank and national central banks).

1.11. Act No. 297/2008 Coll. on Protection Against the Legalisation of Proceeds of Crime and on Protection Against the Financing of Terrorism and on Amendments and Supplements to Certain Acts, as amended – an act regulating the rights and obligations of legal and natural persons in the prevention and detection of crime and the financing of terrorism (hereinafter referred to as the “AML Act”).

1.12. Legalisation, pursuant to the Anti-Money Laundering Act (AML Act), means intentional conduct consisting of:

- a) changing the nature of property or transferring property knowing that such property originates from criminal activity or participation in criminal activity, with the aim of concealing or disguising its illegal origin or assisting a person who participates in the commission of such criminal activity to avoid legal consequences;
- b) concealing or disguising the origin or nature of property, the location or movement of property, the ownership right or another right to property, knowing that such property originates from criminal activity or participation in criminal activity;
- c) acquiring, possessing, using, or enjoying property knowing that such property originates from criminal activity or participation in criminal activity;
- d) participation in conduct under letters a) to c), including the form of association, aiding, abetting, and instigation, as well as attempting such conduct.

1.13. Financing of terrorism pursuant to the AML Act means providing or collecting financial resources or property with the intention of using them, or knowing that they are to be used wholly or partially for:

- a) committing the criminal offence of establishing, plotting, and supporting a terrorist group, or the criminal offence of terrorism and certain forms of participation in terrorism;
- b) financing the everyday needs of a person whose intention to commit or who has committed a terrorist offence or certain forms of participation in terrorism can be assumed;
- c) committing the criminal offence of theft, extortion, or falsifying and altering a public document, official seal, official closure, official mark, and official sign, or instigation, aiding, or abetting a person to commit such a criminal offence or attempt thereof with the aim of committing a terrorist offence or certain forms of participation in terrorism; or
- d) committing acts under international treaties ratified and promulgated in a manner prescribed by law to which the Slovak Republic is bound.

1.14. An unusual business operation, pursuant to the AML Act, means a legal act or other act suggesting that its execution may result in legalisation or financing of terrorism. A more detailed specification is provided in § 4, section 2 of the AML Act.

1.15. A politically exposed person, pursuant to the AML Act, means a natural person who is or has been entrusted with a prominent public function.

1.16. The ultimate beneficial owner, pursuant to the AML Act, means any natural person who effectively controls or manages a legal person, a natural person – entrepreneur, or an asset association, and any natural person for whose benefit such entities perform their activities or business. A detailed specification is provided in § 6a, section 1 of the AML Act.

1.17. An obliged entity is also a legal person authorised to trade or intermediate trade in collectibles, precious metals, precious stones, a legal person authorised to place products made of precious metals or precious stones on the market, if the value of the transaction exceeds EUR 10,000 (ten thousand), regardless of whether the transaction is carried out individually or through several interrelated transactions. An obliged entity is also a legal person if it carries out a cash transaction worth at least EUR 10,000, regardless of whether the transaction is carried out individually or as several interrelated transactions. The merchant is an obliged entity when the above conditions are met.

2. Terms of Use, Exclusion of Operator Liability

2.1. The user has the right to access and use the web interface or use the operator's service or product.

2.2. The user shall bear all costs related to hardware and software equipment, costs for telecommunications services, and other costs associated with access to the web interface.

2.3. The user is authorised to use the web interface or the operator's service or product only in accordance with these Terms of Use, solely for lawful purposes, and in compliance with all applicable legal regulations, directives, and practices in the Slovak Republic or in the country from which the web interface is accessed.

2.4. The user undertakes not to:

2.4.1. publish, send, or distribute any harmful, obscene, defamatory, or illegal information on or from the web interface,

2.4.2. use the web interface in a manner that may violate the rights of third parties,

2.4.3. interfere in any way with the protective and security elements of the web interface, particularly not to interfere in any way with technologies, programmes, devices, or components intended under normal operation to prevent or limit access by third parties to services, software, information, and data located on the web interface,

2.4.4. copy the whole or part of the web interface, its basic software code, or graphic layout onto another website or internal network,

2.4.5. use any software, programme, or device with the aim of impeding or attempting to impede the proper operation of the web interface, whether manually or electronically, in any way, particularly regarding the uploading or accessing of files containing modified data or viruses,

2.4.6. take any steps that could cause unreasonable or disproportionate traffic on the web interface or related infrastructure.

2.5. If the user becomes aware of any unauthorised use of access data to their customer account or any unauthorised use of copyrighted works, information, or any other breach of security of the web interface, they are obliged to notify the operator without delay.

2.6. The content of the websites placed on the web interface (texts, photographs, images, logos, software, and others) may be legally protected under Act No. 185/2015 Coll. on Copyright (hereinafter also as the "Copyright Act"). Any use, distribution, or disclosure to third parties without the author's consent is prohibited. The user shall be liable to the operator for damage caused by breach of rights related to copyright protection. Names and designations of products, goods, services, and companies may be registered trademarks of the respective owners.

2.7. To the extent permitted by applicable legislation of the Slovak Republic, the operator shall not be liable for indirect damages, consequential damages, loss of profits, or damage resulting from loss of data or operational loss caused by the use or inability to use the web interface or by the use of the operator's service or product, on any legal basis.

2.8. Regarding free products and services, the operator shall not be liable for any interruptions of access to the web interface or access to a free service, nor for any limitation of their functionality. Furthermore, the operator may, at its sole discretion, temporarily or permanently interrupt access to a free service.

3. Customer Account

3.1. Based on the buyer's registration carried out on the website www.nunofi.com, the buyer may enter the customer zone of their customer account (hereinafter referred to as the "customer account"). Access to the customer account is secured by a username and password. The username is the buyer's email address. Correct entry of the buyer's email address is essential for completing registration. Creating a customer account is free of charge.

3.2. When creating a customer account, the consumer buyer may enter data in the scope of name, surname, address, email, telephone number; or the business buyer may enter data in the scope of company name, Company ID No., Tax ID No., registered office, email, telephone number.

3.3. After logging into the customer account, the buyer may place orders for a product or service. The data is automatically filled in when creating each order. The merchant recommends that the buyer always check the data for each order.

3.4. When registering in the customer zone and when ordering a product or service, the buyer is obliged to provide all data correctly and truthfully. The buyer is obliged to update the data in the customer account when changes occur. The data provided by the buyer in the customer account and the data provided when ordering a product or service are considered correct by the merchant.

3.5. The buyer is obliged to maintain confidentiality regarding the information necessary for access to their customer account and acknowledges that the merchant is not liable for any breach of this obligation by the buyer.

3.6. The merchant reserves the right to cancel the customer account, particularly if the buyer breaches their obligations arising from these Terms of Use and Terms and Conditions.

4. Order and Conclusion of the Purchase Agreement

4.1. The online store contains a list of products and services offered for sale by the merchant, including a description of the main characteristics of the products and the indication of their prices. The prices of the individual products offered are stated inclusive of value added tax at the rate applicable to the respective type of product under the currently effective legal regulations. This provision does not limit the merchant's ability to conclude a purchase agreement under individually agreed terms.

4.2. The Buyer declares that, prior to confirming the order, they have familiarised themselves with all information regarding the order and the product or service being ordered, as provided on the merchant's website.

4.3. By submitting an order for a product or service via the online store, the Buyer confirms that they have familiarised themselves with the content of the Terms of Use and General Terms and Conditions, agrees with the wording of the Terms of Use and General Terms and Conditions, and undertakes to comply with the rules set out therein.

4.4. The Buyer may order a product or service by performing the following steps:

4.4.1. The Buyer may order any product from the merchant's product catalogue via the online store, where the "buy" symbol is displayed; the Buyer may order multiple units and different types of products, which are then stored in the "shopping cart".

4.4.2. The Buyer completes the order by clicking on the "cart" symbol located in the upper right corner of the website; after opening the cart, the Buyer enters the information required to process the order or logs into their customer account, and selects the delivery and payment method.

4.4.3. The Buyer confirms the order by clicking on the "order with obligation to pay" button.

4.5. Prior to confirming the order, the Buyer is obliged to review the order. The order always contains information about the Buyer, the product or service being ordered, the price including taxes and fees, the method of payment of the purchase price, and the delivery method. The price is indicated for each payment and delivery method.

4.6. Once the order has been confirmed by the Buyer, it cannot be supplemented, modified, or otherwise amended. Likewise, multiple orders cannot be combined into a single order or shipment.

4.7. The merchant has the right to refuse an order if the information provided is so inaccurate that it is impossible to fulfil the order, particularly if correct delivery of the shipment cannot be ensured. Before refusing an order, the merchant shall attempt to contact the Buyer to clarify the information preventing the execution of the order. The business Buyer is responsible for the accuracy of the delivery and invoicing details. Such details must correspond to the information recorded in the commercial or trade register. Costs incurred by the Buyer in using means of remote communication in connection with the conclusion of the purchase agreement (e.g., costs of Internet connection, telephone calls, etc.) shall be borne by the Buyer.

4.8. A contractual relationship between the merchant and the Buyer is established upon confirmation of the order by the merchant. From that moment, mutual rights and obligations arise between the Buyer and the merchant, as defined in the purchase agreement and in these Terms of Use and General Terms and Conditions. A valid electronic order requires the completion of all mandatory fields. The Buyer agrees to the use of means of remote communication in concluding the purchase agreement.

4.9. Under the purchase agreement, the merchant undertakes to deliver the ordered product to the Buyer in the agreed quantity, price, and quality, and the Buyer undertakes to accept the ordered product and pay the purchase price.

4.10. Upon ordering a product, the Buyer automatically receives an email confirmation of their order and information regarding payment of the purchase price (in the case of payment by bank transfer to the merchant's account). The confirmation contains, in particular, information about the status of the order, order number, order date, payment method, delivery method, total amount, and the name of the product or service. The invoice is sent to the Buyer electronically by email after the product has been dispatched.

4.11. If the Buyer fails to collect a product dispatched by the merchant more than twice, the merchant has the right to deny further orders of products to the Buyer or to cancel an existing order.

4.12. The merchant reserves the right to set maximum quantities of products that a Buyer may order via the online store. Quantity limitations apply equally to all Buyers. The merchant shall publish specific information on product quantity limits on its website. The purpose of limiting sales of highly demanded products is to ensure availability of limited products to as wide a range of Buyers as possible. In the event of the Buyer attempting to circumvent the quantity limit by unfair means, the merchant may withdraw from the purchase agreement or refuse the order for such limited products.

5. Price and Method of Payment

5.1. The current price of products is stated on the merchant's website and also in the summary of the electronic order (hereinafter referred to as the "purchase price"). The purchase price of a product is stated inclusive of value added tax at the rate applicable to the respective type of product under the currently effective legal regulations.

5.2. The merchant reserves the right to update the product offer and prices continuously according to its business and operational needs.

5.3. The Buyer decides on the method of payment of the purchase price during the order creation process. The Buyer may pay the purchase price:

5.3.1. non-cash payment by bank transfer to the merchant's account,

5.3.2. by cash on delivery, in cash to the carrier upon delivery of the ordered product and invoice to the Buyer by the carrier, up to EUR 400 (applies exclusively to deliveries within the Slovak Republic and the Czech Republic),

5.3.3. in cash, upon personal collection at the collection point, up to EUR 5,000 (five thousand).

5.4. If the Buyer has chosen payment by bank transfer or cash on delivery, the order shall be completed after clicking the appropriate confirmation button. The Buyer who has chosen payment by bank transfer will automatically receive via email the details necessary to pay the purchase price to the merchant's bank account. Automated reconciliation of the payment in the merchant's ordering system occurs usually on the following business day.

5.5. The merchant does not operate a brick-and-mortars store. Personal collection must be preceded by an electronic order placed via the online store. In the case of personal collection, order processing is variable and depends on the number of orders and the sequence processed on that day. Processing time therefore ranges from 1 hour to 72 hours (on business days). The Buyer may collect the ordered product only after receiving an email from the merchant informing them about the processing of the order and the availability of the product for personal collection. The ordered product is reserved for 7 days, after which it will be returned to sale. Payment upon personal collection may be made only in cash.

5.6. Upon dispatch of the product, the merchant shall send the Buyer a tax document – an invoice – together with the ordered product. This serves as proof of purchase of the product or service. Pursuant to § 71, section 1, letter b) of Act No. 222/2004 Coll. on Value Added Tax, the Buyer consents to the provider issuing invoices in electronic form for goods or services delivered.

5.7. Special Provisions Concerning the Obligations of the Merchant and the Buyer under the Anti-Money Laundering Act:

5.7.1. The merchant, as an obligated entity under the AML Act, performs basic due diligence in relation to the Buyer, namely:

5.7.1.1. when conducting occasional transactions outside a business relationship with a value of at least EUR 15,000 (fifteen thousand), in the case of cash transactions at least EUR 10,000 (ten thousand), irrespective of whether the transaction is carried out individually or as multiple consecutive transactions that are or may be linked,

5.7.1.2. if there is suspicion that the Buyer is preparing or executing an unusual business operation regardless of the value of the goods pursuant to § 10k, section 2 of the AML Act,

5.7.1.3. when there are doubts about the truthfulness or completeness of previously obtained data required to perform due diligence in relation to the Buyer,

5.7.1.4. when entering into a business relationship.

5.7.2. For this purpose, the merchant shall require the Buyer to provide the following information, and the Buyer is obliged to provide such information and documents to the merchant:

5.7.2.1. an identity document to verify the identity of the Buyer by checking the identity details in the document and matching the Buyer's appearance with the photo on the identity document, either in person ("face-to-face identification") or using technical means and procedures. The merchant shall verify the identification of the Buyer who is a natural person, and the identification of a natural person acting on behalf of a corporate Buyer, prior to concluding the purchase agreement,

5.7.2.2. information whether the Buyer is acting on their own behalf. If not, the Buyer must provide a binding written statement containing the name, surname, personal identification number or date of birth of the natural person, or the business name, registered office, and company ID of the legal entity on whose behalf the transaction is conducted. The same procedure applies if doubts arise as to whether the Buyer is acting on their own behalf,

5.7.2.3. information on the ultimate beneficial owner; the merchant shall verify the ultimate beneficial owner's identity and implement measures to determine the ownership and management structure of the Buyer, if a legal entity or an asset association, prior to or during the establishment of the business relationship,

5.7.2.4. information about the purpose and intended nature of the transaction or business relationship, and information on the Buyer's business activities, which the merchant will verify and evaluate,

5.7.2.5. information whether the Buyer or ultimate beneficial owner is a politically exposed person or a sanctioned person,

5.7.2.6. information on the origin of funds.

5.7.3. Verification of the Buyer's identification means:

5.7.3.1. For a natural person: ascertain name, surname, personal identification number or date of birth if no personal identification number was assigned, permanent or other residence address, nationality, and details of the type and number of identity document. The merchant verifies these details and matches the person's appearance with the photo in the identity document in person or by technical means and procedures,

5.7.3.2. For a natural person conducting business: also ascertain the business address, identification number (if assigned), registry designation or other official record in which the entrepreneur is registered and the registration number. Verification is based on documents, data, or information obtained from the official register or other reliable and independent source,

5.7.3.3. In the case of a legal entity or an asset association, the identification of the name, registered office address, registration number, designation of the official register or other official record in which the legal entity or asset association is registered, the registration entry number in that register or record, and the identification of the natural person authorised to act on behalf of the legal entity or asset association. The merchant shall verify these details on the basis of documents, data, or information obtained from the official register or other official record in which the legal entity is registered, or from another reliable and independent source, and shall verify the identification of the natural person authorised to act on behalf of the legal entity and the authority to act on behalf of the legal entity.

5.7.3.4. In the case of a person represented under a power of attorney, the identification of their details pursuant to point 5.8.3.1 or 5.8.3.2, and the identification of the natural person authorised to act on behalf of that legal entity or natural person, within the scope of the data referred to in point 5.8.3.1.

5.7.3.5. In the case of the ultimate beneficial owner – identification of the first name, surname, personal identification number or date of birth if a personal identification number has not been assigned, permanent or other address of residence, and nationality.

5.7.4. The merchant shall verify the validity and completeness of the identification data and information also during the business relationship if any changes are recorded. Based on a risk assessment, the merchant may additionally request, aside from the data specified in 5.8.3, the telephone number and information regarding employment or the employer.

5.7.5. The merchant shall conduct continuous monitoring of the business relationship, including reviewing specific transactions carried out during the duration of the business relationship, in order to determine whether the transactions are consistent with the merchant's knowledge of the buyer.

5.7.6. The merchant shall assess whether a proposed or executed transaction is unusual. The merchant may suspend an unusual transaction if there is a risk that its execution could impede or significantly hinder the securing of proceeds from criminal activity, for a maximum period of 120 hours, and shall report the unusual transaction to the Financial Intelligence Unit.

5.7.7. The merchant shall refuse to enter into a business relationship, terminate an existing business relationship, or refuse to execute a specific transaction if:

5.7.7.1. it is unable to perform the basic due diligence in relation to the buyer as specified in point 5.8,

5.7.7.2. the buyer refuses to demonstrate on whose behalf they are acting.

5.7.8. If, based on a risk assessment, the merchant determines that a particular buyer, type of transaction, or specific transaction presents a higher risk of money laundering or terrorist financing, the merchant shall, in addition to basic due diligence, conduct further investigation as specified in § 12 of the Anti-Money Laundering Act.

5.7.9. The merchant is entitled, even without the buyer's consent, to collect, obtain, record, store, and use the buyer's personal data to the extent set out in § 10, section 1, § 11, section 3, and § 12, section 1 and 2 of the Anti-Money Laundering Act, for the purpose of conducting due diligence in relation to the buyer and for the purpose of detecting unusual transactions under § 14 of the Anti-Money Laundering Act. In doing so, the merchant is entitled to obtain personal data necessary to achieve the purpose of processing by copying, scanning, or otherwise recording official documents onto an information carrier and to process personal identification numbers and other data and documents even without the buyer's consent. The merchant shall retain the buyer's personal data for a period of five years from the termination of the contractual relationship with the buyer or from the execution of an occasional transaction with the buyer outside of a business relationship, in accordance with § 19 of the Anti-Money Laundering Act.

6. Delivery of the Product

6.1. The method of delivery shall be selected by the buyer in the order, unless otherwise stated for the respective product. The delivery period begins on the date on which the purchase price is paid by the buyer. For the purposes of these Terms and Conditions, delivery of the product means the moment the product is handed over to the buyer in accordance with the purchase contract. Unjustified refusal by the buyer to take delivery of the product shall not be deemed a failure by the trader to fulfil the obligation to deliver the product, nor shall it be regarded as a withdrawal from the contract by the buyer.

6.2. The buyer acquires ownership of the product upon payment of the full purchase price for the ordered product (including the costs of packaging and delivery). The risk of accidental destruction, damage or loss of the product passes to the buyer at the moment the product is taken over, or at the moment when the buyer was obliged to take over the product but, contrary to the purchase contract, failed to do so.

6.3. The costs of delivering the product are determined separately on the basis of the prices set by delivery companies and are listed in the "delivery" section and when choosing the options for delivery of the product.

6.4. Should it be necessary, for reasons attributable to the buyer, to deliver the product repeatedly or in a manner other than stated in the order, the buyer shall be obliged to reimburse the costs associated with repeated delivery of the product or the costs associated with an alternative delivery method.

6.5. The trader is entitled to refuse to deliver the product to the buyer by cash on delivery if such buyer has, in the past, failed to collect a product sent by cash on delivery repeatedly, i.e.

at least twice. The trader shall propose an alternative method of payment of the purchase price to the buyer.

6.6. In the event that a shipment which the trader has informed the buyer of as dispatched is not delivered to the buyer, or the shipment is damaged, the buyer shall be obliged to notify the trader of this fact without delay by telephone or e-mail using the trader's contact details provided above.

6.7. When taking over the product from the carrier, the buyer shall be obliged to check that the packaging is intact and, in the event of any defects, shall immediately notify the carrier. If the buyer discovers that the packaging has been damaged in a manner indicating unauthorised opening of the shipment or damage to the product, the buyer is not required to take over the shipment from the carrier. By signing the delivery note, the buyer confirms that the shipment of the product is complete and without external damage. A subsequent claim concerning incompleteness or external damage of the shipment does not deprive the buyer of the right to claim defects.

6.8. The buyer is obliged to unpack the product, thoroughly inspect it, and check it immediately after taking it over. The buyer shall be obliged to notify the trader of any obvious defects in the product without undue delay, immediately after such defects could have been identified during a timely inspection carried out with sufficient care as described in the previous sentence. Damage to the product during transport may be claimed with the carrier within 48 hours from the time the shipment was taken over. The buyer is not obliged to take over a product with obvious defects from the trader or from the carrier.

6.9. An obvious defect of the product shall be understood primarily as its mechanical damage, breakage, soiling, missing or evidently damaged parts, clearly defective workmanship, etc. An obvious defect shall also include a defect consisting in the delivery of a different type of product, including a different colour variant, a different quantity of the product, or failure to deliver a complete product. An obvious defect cannot be excluded even if the packaging is not damaged.

7. Withdrawal from the Contract

7.1. Pursuant to § 19, section 1, letter b) and c) of the Consumer Protection Act, the buyer – consumer shall have the right to withdraw from a distance contract and from a contract concluded outside the trader's business premises without giving any reason within the period under § 20, section 1 to 3, except for a contract whose subject matter is:

7.1.1. the delivery or provision of a product whose price depends on fluctuations in the financial market which cannot be influenced by the trader and which may occur during the withdrawal period. This usually, but not exclusively, concerns the purchase of investment products from which the buyer may not withdraw,

7.1.2. the delivery of a product manufactured according to the buyer's specifications or a product made to measure (e.g., engraving, etc.).

7.2. If the case is not one in which withdrawal from the purchase contract is excluded pursuant to § 19, section 1 of the Consumer Protection Act, the buyer – consumer shall, in accordance with § 20 of the Consumer Protection Act, have the right to withdraw from the purchase contract without giving any reason, within 14 days from the date the buyer takes over the product. The withdrawal from the purchase contract must be sent to the trader within the period stated in the previous sentence.

7.3. For withdrawal from the purchase contract, the buyer – consumer may use the model form provided by the trader, which is available on the trader's website <https://www.nunofi.com>

7.4. The buyer – consumer shall be obliged to send the product back or hand it over to the trader within 14 days from the date of withdrawal from the distance contract. The trader shall be obliged to return to the consumer, within 14 days from the date of delivery of the notice of withdrawal from the contract, all payments received from the consumer on the basis of or in connection with the distance contract, including the costs of the cheapest method of transport, delivery, and other costs and charges. The funds shall be returned to the buyer – consumer to the bank account number in IBAN format specified by the buyer in the withdrawal form. The trader shall not be obliged, upon withdrawal from a distance contract or a contract concluded outside business premises whose subject matter is the delivery of a product, to return payments under this paragraph before the product has been delivered to him, or before the buyer proves that the product has been sent back to the trader. The costs of returning the product to the trader shall be borne by the buyer.

7.5. The completed withdrawal form may be sent by the buyer by post to the correspondence address provided above or to the trader's e-mail address stated above. The trader shall confirm to the buyer, without undue delay and in electronic form, the receipt (delivery) of the withdrawal from the purchase contract to the buyer's e-mail address. Upon withdrawal from the purchase contract, the purchase contract shall be terminated.

7.6. The trader shall be entitled to withdraw from the purchase contract without undue delay if he discovers that the buyer has materially breached the purchase contract. A material breach of the purchase contract shall be deemed:

7.6.1. the buyer's delay in payment of the purchase price for more than 15 days after the due date;

7.6.2. the creation or confirmation of an order due to an obvious system error of the computer software, due to human error, or due to a mistake when entering an incorrect sale price in the online shop;

7.6.3. the buyer's failure to take over a duly paid product from the trader within the specified time limit;

7.6.4. a breach of the buyer's obligations contained in these Terms of Use and Terms and Conditions.

7.7. Withdrawal from the contract by buyers – entrepreneurs shall be governed by the statutory conditions laid down in Act No. 513/1991 Coll., the Commercial Code (hereinafter the “Commercial Code”).

8. Claims

8.1. The rights and obligations of the contracting parties regarding the trader’s liability for defects, i.e. rights arising from defective performance, shall be governed by the relevant generally binding legal regulations.

8.2. The trader shall be liable to the buyer that the ordered product or service has the properties stated by the trader or properties usual for that type of product or service. If, at the time of delivery to the buyer, the product or service does not have the characteristics agreed in the purchase contract, the buyer shall be entitled to free-of-charge and timely removal of the defects of the delivered product or service.

8.3. The warranty applies to a product purchased on the basis of a purchase contract and for which a claim has been made within the warranty period. The warranty period commences on the date the product is taken over by the buyer. Unless a different warranty period is indicated in the warranty certificate, the warranty period for the buyer – consumer shall be 24 months. The warranty period for a used item is 12 months. The warranty period for the buyer – entrepreneur, based on the commercial relationship, referred to as the “quality guarantee”, is set by the trader at 12 months.

8.4. The buyer – consumer shall be obliged to assert defects of the delivered product or service with the trader without undue delay, but no later than within the warranty period. The buyer’s rights arising from liability for defects shall expire if not asserted within the warranty period.

8.5. The buyer shall be entitled to make a claim in the following manner:

8.5.1. by completing the claim form, published on the website <https://www.nunofi.com>

8.5.2. the buyer shall send the claimed goods together with the claim form to the address Nunofia s.r.o., Kuzmányho 5, Banská Bystrica 974 01, Slovak Republic (the trader recommends that the buyer pack the claimed product in the original packaging or another suitable packaging to prevent damage or destruction during transport), or deliver it in person to the above-mentioned address,

8.5.3. the claim should include proof of purchase or the warranty certificate or another document proving that the product was purchased from the trader and that the warranty period is still valid.

8.6. If the submission asserting the claim is incomplete (in particular illegible, unclear, incomprehensible, lacking the required documents, etc.), the trader shall request the buyer in writing, primarily by e-mail, to supplement the claim submission. In such case, the complaint procedure shall commence on the day the supplemented submission is delivered. If the submitted claim is not supplemented within 10 days from the date of delivery of the request, the submission shall be considered unfounded. Upon receiving the claimed product, the

buyer shall receive a confirmation of the claim. The confirmation shall state, in addition to the contact details of the trader and the buyer, a description of the defect and the date on which the claim was submitted.

8.7.

The Buyer is entitled to request that a defect be remedied free of charge. Before remedying the defect, the Seller shall inform the Buyer of the right to choose between repair or replacement of the item and of the extension of the liability period for defects of the item.

The Buyer has the right to choose whether the defect will be remedied by repair or by replacement of the item. However, the Buyer may not choose a method of remedy that is impossible or that would impose disproportionate costs on the Seller compared to the alternative remedy, taking into account all circumstances.

The Seller may refuse to remedy the defect if neither repair nor replacement is possible or if either option would require disproportionate costs considering all circumstances.

For the purpose of repair or replacement, the Buyer shall hand over the item to the Seller or make it available to the Seller. The Seller shall bear the costs associated with collecting the item.

After the first removal of the defect by repairing the item, the liability period for defects of the item shall be extended by 12 months. The liability period for defects shall be extended only once, regardless of the number of repairs carried out.

8.8.

If the defect cannot be remedied, the Buyer is entitled to request an appropriate price reduction, delivery of a new product or service, or the Buyer may withdraw from the contract and request a full refund of the purchase price.

8.9. The buyer shall be informed without delay by e-mail about the method of handling the claim, in complex cases no later than within 3 working days. A claim asserted by the buyer – consumer shall be handled without undue delay, no later than within 30 days from the date of submitting the claim, unless otherwise agreed between the trader and the buyer – consumer. The trader shall issue written confirmation of the handling of the claim within the same period.

8.10. Settlement of the claim shall be understood as:

8.10.1. handing over or sending the original product to the buyer, or sending information that the product is ready for collection, if the claim was unjustified,

8.10.2. handing over or sending a new or repaired product to the buyer, or sending information that the product is ready for collection,

8.10.3. sending funds corresponding to the price reduction or the refunded purchase price to the buyer.

8.11. After an authorised claim has been handled, the warranty period shall be extended by the duration of the claim procedure. In the case of an unjustified claim, the warranty period

shall not be extended. If the claim was handled by replacement, a new warranty period shall apply to the new product.

8.12. The trader shall not be obliged to satisfy the buyer's claim if they prove that the buyer was aware of the defect before taking over the product or caused the defect themselves. The trader shall not be liable for defects arising from failure to comply with these Terms and Conditions or the instructions for use. The warranty also does not apply to the following defects (exclusions from the warranty):

8.12.1. defects claimed with the trader after the expiry of the warranty period,

8.12.2. defects caused by incorrect selection and unsuitable use of the product,

8.12.3. defects arising as a result of the product's exposure to an aggressive environment (for example increased dust, exposure to chemicals, high humidity, long-term exposure to low or high temperatures, etc.),

8.12.4. defects caused by unprofessional handling of the product or unprofessional unpacking (for example cutting with sharp objects),

8.12.5. damage to the product caused by insufficient or improper care and maintenance;

8.12.6. wear and tear of the product resulting from normal use,

8.12.7. in the case of coins, stains on the surface of the coins caused by particles of other metals, which are a natural part of the production of coins made of precious and also base metals, shall not be deemed defects. The trader shall not exchange coins with such stains. In the case of coins made of base metals with so-called open issuance, such as circulation coins and also commemorative coins intended for circulation (typically commemorative 2-euro coins and other commemorative world coins), defects shall not include damage (e.g. minor scratches, impacts, knocked edges, etc.) caused by automatic minting and simplified handling and processing, corresponding to the non-numismatic nature of open issues.

8.13. The buyer shall be obliged to provide the trader with the necessary cooperation to verify the existence of the claimed defect and to remove it. The buyer shall be obliged to take over the product after the warranty repair no later than within one month from the notification of its completion.

8.14. The buyer shall be obliged to provide the trader with cooperation and specify any obvious defects of the goods which were identified after taking over and unpacking the product and which arose from damage during transport, with the trader without undue delay so that the trader may claim the damage from the carrier within 48 hours from the time the shipment was taken over. Failure by the buyer to provide such cooperation may be grounds for refusing the buyer's claim regarding a defect that occurred during transport and which could have been identified by the buyer by inspecting the product with usual care.

9. Personal Data Protection

9.1. The trader fulfils his information obligation to the buyer pursuant to Article 13 of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of

such data and repealing Directive 95/46/ES (General Data Protection Regulation, hereinafter "GDPR"), relating to the processing of the buyer's personal data for the purposes of performance of the purchase contract, for the purposes of negotiations on the purchase contract, and for the purposes of fulfilling other statutory obligations of the trader, through a separate document – the Privacy Policy.

10. Delivery

10.1. Unless otherwise agreed, all correspondence related to the purchase contract must be delivered to the other contractual party in writing, either by e-mail, personally, or by registered mail through a postal service provider (at the sender's choice). Delivery to the Buyer shall be made to the e-mail address provided in their customer account or to the address for delivery notified by the Buyer.

10.2. A communication shall be deemed delivered: in the case of delivery by e-mail, upon receipt on the incoming mail server; the integrity of messages sent by e-mail may be secured by a certificate; in the case of personal delivery or delivery via a postal service provider, upon receipt of the shipment by the addressee, or in the case of personal delivery or delivery via a postal service provider, also upon refusal to accept the shipment if the addressee (or a person authorised to receive the shipment on their behalf) refuses to take delivery; in the case of delivery via a postal service provider, upon the expiry of eighteen (18) days from the storage of the shipment and the delivery of the notification to the addressee to collect the stored shipment, if the shipment is stored with the postal service provider, even if the addressee did not become aware of the storage.

11. Customer Reviews and Satisfaction Surveys

11.1. Only a Buyer who has purchased the relevant product may submit a review of the product or service. The Trader reserves the right to delete a review if it is contrary to the law, these Terms and Conditions, principles of honesty, or good morals, or if it contains offensive statements, etc.

11.2. Satisfaction surveys are conducted by a third party, Heureka Shopping s.r.o. (hereinafter "Heureka"), which generates and sends a purchase satisfaction questionnaire as part of the "Verified Customers" programme, in which the Trader's online shop participates. Each Buyer who has not expressed their objection to receiving commercial communications shall receive the satisfaction questionnaire. Data protection is governed by a separate document, the Privacy Policy.

12. Trader Inspection, Out-of-Court Dispute Resolution, Complaints

12.1. Compliance with consumer protection legislation is monitored by the Slovak Trade Inspection (<http://www.soi.sk/>).

12.2. If the Buyer – consumer is dissatisfied with the manner in which the Trader handled their claim, or believes that the Trader has violated their rights, the Buyer has the right to contact the Trader requesting rectification by e-mail or by post. If the Trader responds negatively or fails to respond within 30 days from the date of submission, the Buyer has the right to submit a proposal for the commencement of alternative dispute resolution to an alternative dispute resolution entity (hereinafter “ADR entity”) under Act No. 391/2015 Coll. on Alternative Resolution of Consumer Disputes and on amendments and supplements to certain laws. The Slovak Trade Inspection is an ADR entity for consumer disputes arising from the purchase contract or these Terms and Conditions: Slovak Trade Inspection, Central Inspectorate, Department for International Relations and Alternative Resolution of Consumer Disputes, Bajkalská 21/A, P.O. Box 29, 827 99 Bratislava 27, email: ars@soi.sk, website: <https://www.soi.sk/sk/alternativne-riesenie-spotrebitelskych-sporov.soi>. Supervision over the area of personal data protection is exercised by the Office for Personal Data Protection (<https://dataprotection.gov.sk/>). Consumer rights are also defended by their associations and other relevant entities.

12.3. For submitting a complaint related to the purchase contract and for locating an ADR entity, the user may also use the online platform established by the European Commission at: <http://ec.europa.eu/consumers/odr/>.

12.4. The Trader is not bound by any code of conduct in relation to the Buyer.

13. Final Provisions

13.1. These Terms of Use and the Terms and Conditions are displayed on the Trader’s website www.nunofi.com.

13.2. If the relationship established by the purchase contract contains an international (foreign) element, the contractual parties agree that the purchase contract concluded between them shall be governed by the relevant legislation of the Slovak Republic, in particular the Civil Code, and, where applicable, the Consumer Protection Act. This does not exclude consumer protection provided under the law of the state in which the consumer has their habitual residence.

13.3. The contractual parties expressly agree that all disputes arising in the future from the purchase contract concluded between them, disputes arising in connection with the purchase contract, including disputes concerning its validity, interpretation, performance, or termination, rights arising directly or indirectly from this legal relationship, questions of legal validity of this legal relationship, and questions of rights related to the aforementioned rights, including if the purchase contract is invalid, cancelled, or withdrawn from, shall first be resolved amicably based on principles of fairness and good practice. In the event amicable

resolution fails, the dispute shall be resolved by the court having subject-matter and territorial jurisdiction.

13.4. If any provision of the Terms and Conditions is invalid or ineffective, or becomes so, it shall be replaced by a provision whose meaning most closely approximates that of the invalid provision. The invalidity or ineffectiveness of one provision shall not affect the validity of the remaining provisions. Any amendments or supplements to the purchase contract or the Terms and Conditions require written form.

13.5. The Buyer is not entitled, without the prior written consent of the Trader, to assign the rights and obligations arising from the purchase contract to a third party.

13.6. The purchase contract, including the Terms and Conditions, is archived by the Trader in electronic form and is not publicly accessible.

13.7. This version of the Terms of Use and Terms and Conditions is valid and effective as of 1 February 2026.

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Signed on behalf of Nunofia s.r.o.
Ing. Vladislav Klajban, Managing Director