Public offer

for an agency agreement to arrange payments

Version dated 24 November 2026

1. General terms

1.1. NUMUS PAYMENT SERVICES - FZCO invites any individual with full legal capacity to instruct the Company, for a fee, to arrange a payment on the terms set out below.

1.2. This offer is open to the public. The Company is called the “Agent” and the individual accepting the offer is called the “Principal”.

1.3. By confirming an order as described in clause 3.6, the Principal accepts this Offer in full and without reservation.

1.4. Acceptance creates an agency agreement between the Principal and the Agent on these terms.

2. Interpretation

2.1. “Offer” means this proposal by the Agent. “Acceptance” means the Principal’s agreement to enter into the contract, expressed through the Service. “Service” means the NUMUS electronic payment page on which the Agent makes this Offer available and receives the instruction.

“Services” means technical support for and arrangement of a transfer by payment partners on the Principal’s instructions. “Third Party” means the recipient named in the instruction, including a digital platform operator or a digital content provider.

2.2. Other terms have the meaning indicated by their context or, where the context is insufficient, their ordinary commercial meaning.

3. Instructions and acceptance

3.1. The Principal instructs the Agent to act in the Principal’s name and at the Principal’s expense to the extent needed to arrange the specified payment. The Agent earns a fee for carrying out the instruction.

3.2. The Agent transmits payment details and arranges the routing of the transaction through banks, acquirers and other payment partners.

3.3. The Agent represents the Principal in arranging the payment. The relevant Third Party sells the goods or supplies the purchased service. The seller does not authorise the Agent to conclude the sale on its behalf.

3.4. The Third Party supplies the digital goods, performs the purchased service or credits the purchased balance on its platform under its agreement with the Principal.

3.5. Banks and other authorised participants settle the payment. Each is responsible for the actions within its remit.

3.6. To accept, the Principal completes the instruction form in the Service, checks the recipient, payment details and total amount, reads the Offer and confirms the order.

3.7. The Agent does not represent a foreign supplier in the sale of electronic services. Where Russian law applies, any tax agent duties are determined by mandatory tax rules and the parties’ actual roles in settling the transaction.

4. Agent's obligations and rights

4.1. In carrying out the instruction, the Agent undertakes to fulfil the following obligations.

4.1.1. Arrange the payment on the terms agreed with the Principal.

4.1.2. Act in the Principal's interests and within the scope of the instruction.

4.1.3. Maintain the payment page and the systems used to transmit instructions.

4.1.4. Keep transaction records and provide information on progress.

4.1.5. Arrange for authorised financial partners to transfer the amount to the recipient specified by the Principal.

4.1.6. Keep the Principal's personal and technical data confidential.

4.2. In delivering the Services, the Agent may:

4.2.1. Engage other parties to carry out individual tasks under the instruction.

4.2.2. Retain the agreed agency fee.

4.2.3. Suspend or discontinue the Services if the Principal breaches this Offer.

4.2.4. Review payment details, technical parameters and unusual behaviour to detect fraud, abuse and payments made without the holder's consent and to meet applicable legal and payment partner requirements.

5. Principal's obligations and rights

5.1. The following conditions apply when the Principal gives an instruction and while it is being carried out.

5.1.1. The Principal must comply with the terms accepted.

5.1.2. Information given by the Principal must be accurate and current when supplied.

5.1.3. The Principal may use the Service only for lawful transactions.

5.1.4. On a reasoned request, the Principal must confirm that they personally and voluntarily instructed the payment and control and are entitled to use the payment instrument.

5.1.5. Verification may require identification, a statement, a receipt, a screenshot confirming the transaction, an explanation of the payment purpose or information on the source of funds. The scope of the request is determined by the purpose of the review.

5.1.6. If necessary information is missing or inaccurate, the Agent cannot carry out the instruction until the issue is resolved.

5.1.7. If the Principal declines verification, the Agent may reject the instruction, arrange for any amount already debited to be refunded to the original payment method and bar the Principal from further use of the Service, subject to mandatory law.

6. Payment amount and fee

6.1. The currency of the Principal's payment is the Russian ruble.

6.2. The minimum amount per payment is RUB 10 (ten rubles).

6.3. The Agent retains a fee. The fee and the total amount payable are shown to the Principal before the order is confirmed.

6.4. Financial partners carry out the transfer and any necessary currency conversion to discharge the Principal's obligation to the recipient. The Third Party sets the purchase price.

6.5. The time for carrying out an instruction is suspended during a review. The Service is not considered delivered before the review is complete and a decision is made to proceed.

7. Report on the instruction

7.1. The Agent makes a report on the instruction available to the Principal through the Service.

7.2. The Service is delivered when the Service displays a status confirming execution of the transaction. An interim status showing receipt or review of an instruction does not confirm execution.

7.3. The report is deemed accepted in the absence of an objection. The Principal may send an objection to the email address in section 12, giving sufficient information to locate the transaction.

8. Liability

8.1. Each party is liable under applicable law for a breach of its own obligations.

8.2. The relevant Third Party is responsible for delivery, the quality of the digital purchase and the use or suspension of accounts on its platform. The Principal should address purchase claims, including claims for a refund of the purchase price, to the seller. The Agent handles complaints about errors in carrying out the payment instruction. The Principal retains all mandatory statutory rights.

8.3. Use of the Service for deception, unauthorised payments or other unlawful activities is prohibited.

9. Force majeure

9.1. A party is relieved from liability to the extent that a force majeure event prevented it from performing the obligation concerned.

10. Disputes

10.1. The parties will seek to settle disagreements by negotiation. The Principal may contact the Agent using the details in section 12.

10.2. If the parties cannot reach agreement, the competent court at the Agent’s registered office will hear the dispute, unless mandatory jurisdiction rules, including consumer protection rules, provide otherwise.

11. Transaction reviews

11.1. The Agent’s role under this agreement includes technical support for the payment and liaising with payment participants within the scope of the Principal’s instruction.

11.2. In conducting reviews, the Agent takes account of applicable UAE requirements on anti-money laundering and countering the financing of terrorism, applicable Russian rules on preventing payments without the payer’s consent, and requirements of banks, acquirers and payment systems that bind the Agent.

11.3. Review of an instruction by the Agent does not replace customer identification or other checks performed by the servicing bank.

12. Agent details

NUMUS PAYMENT SERVICES - FZCO

Registration No. 87675. Trade Licence No. 94464, issued by the Dubai Integrated Economic Zones Authority (DIEZA).

Registered office: IFZA Business Park, DDP, PO Box 342001, Dubai, United Arab Emirates.

Contact email: cooperation@4pass.ru

Premises No. 94464-001, IFZA Business Park, Dubai Silicon Oasis, Dubai, UAE.