SELLER WALLET SERVICE ADDENDUM TO THE AMAZON PAYMENTS – SELLING ON AMAZON USER AGREEMENT

Last updated: 21 November 2025

The version of this Addendum in English is the definitive legal version. Translations into Italian, French, German, Spanish, and Dutch are available for ease of reference.

This Seller Wallet Service Addendum ("Addendum") forms part of, and should be read together with, the Amazon Payments Selling on Amazon Payments User Agreement ("Agreement"). This Addendum sets forth the additional terms and conditions for your use of the Seller Wallet service ("Seller Wallet"). By opting in to the Seller Wallet, you agree to be bound by this Addendum and the applicable Seller Wallet policies.

Unless otherwise expressly defined in this Addendum, all capitalized terms herein shall have the meanings ascribed to them in the Agreement.

If the Agreement says something different about the same topic, this Addendum will apply.

1. Your Seller Wallet account

1.1. **Eligibility**. Seller Wallet is an e-money account service. Seller Wallet is provided to you by Amazon Payments Europe s.c.a. ("APE") and allows you to hold and manage funds resulted from your Amazon sales. To use Seller Wallet, you must: (a) opt-in by entering into this Addendum; (b) be eligible to use the Selling on Amazon Service and have successfully completed APE's KYC/identity verification; (c) comply with the Agreement, this Addendum and applicable Policies; (d) register and verify at least one Bank Account for disbursement; and (e) for third-party disbursements, provide accurate and up-to-date information on the business recipient(s) and meet any verification and screening requirements we may apply from time to time.

1.2. **The service.** APE provides to you an e-money service when you opt-in into Seller Wallet. All money in your Seller Wallet account is "electronic money". This means that, when a payment is made into your Seller Wallet, we issue an equivalent of that amount in electronic money. You may at any time request the redemption of your electronic money at par (face value) by disbursement to your Bank Account(s) or by transfer to eligible third-party recipients in accordance with this Addendum and the Agreement. You will not receive interest or any other earnings on the money in your Seller Wallet account.

1.3. **Our role**. In the context of the Seller Wallet, APE's role is limited to storing the available funds, such as funds received from buyers in exchange for your products, into your Seller Wallet and, upon your instruction, sending electronic money to your Bank Account or to selected third-party recipients. Seller Wallet is not a deposit account and APE does not provide credit, interest or overdrafts.

2. Using your Seller Wallet

2.1. **Opting in**. If you opt into Seller Wallet, your eligible funds will be automatically moved from your Account to your Seller Wallet, in accordance with the disbursement cycle set out in the Agreement. APE will hold the funds in your Seller Wallet until you request a disbursement.

2.2. **Initiating disbursements**. If you have a Seller Wallet balance, you may withdraw any amount by requesting a disbursement to one of your Bank Accounts or to a third-party recipient that you have added to your Seller Wallet. We may require strong customer authentication in accordance with the terms of the Agreement, including for adding a recipient and for each disbursement. To initiate a disbursement, you will need to use your Credentials to consent to each transaction. You will then need to select which Bank Account or third-party recipient you wish to pay and tell us the amount you wish to disburse. You need to have enough funds in your Seller Wallet to cover the amount of any payment you make, and the transaction fees you owe us or any other Affiliate at the time of the payment.

2.3. **Disbursing funds to third-party recipients**. Third-party recipients need to be registered in your Seller Wallet in advance, subject to: (a) successful verification of recipient details (which we may perform directly or through third-party service providers); (b) sanctions and denied parties screening; and (c) compliance with this Addendum, the Agreement and applicable Policies.

2.4. **Disbursing funds outside the EU or in currencies other than euro.** You can disburse funds to a Bank Account outside the EU or in a currency other than euro using the Amazon Currency Converter for Sellers service provided by AEU. For a list of supported jurisdictions and currencies please visit the Seller Central website. As Amazon Currency Converter for Sellers is provided by AEU, and not APE, you will need to agree to separate terms and conditions before using the service (or any other commercial service offered by AEU in connection with your Seller Wallet). These terms can be found on the Seller Central website.

2.5. **Disbursement processing times.** For disbursement requests received before 4.30 pm on a Business Day, the request will be deemed to have been received on the same day. If a request is received after 4.30 pm on a Business Day or a day other than Business Day, it will be deemed to have been received the next Business Day.

2.6. **Disbursement execution times.** Disbursement processing times depends on various factors, including your recipient's location or the number of disbursements submitted. The payment order will be deemed to be received when you have confirmed the order in your Account or Seller Central; provided that if we receive your payment order on a day that is not a Business Day, or before 8:00 am CET or after 4:30 pm CET on any Business Day, we will not be deemed to have received your payment order until the next Business Day. Once we receive your payment order, we will complete the disbursement by the end of the next Business Day. These timeframes are subject to: (a) having sufficient available funds in your Seller Wallet; (b) successful verification of recipient details; (c) compliance with applicable transaction limits; and (d) your Seller Wallet account not being subject to any restrictions or holds. APE reserves the right to: (a) set a maximum balance and transaction limits; (b) require additional verification for large transactions; and (c) delay or reject disbursements for security or compliance reasons.

2.7. **Transaction limits.** There may be limits to the amount you can pay in one transaction or in a certain period of time. We will tell you about any limits that apply when you ask us to make a payment.

2.8. **Recipient information.** You acknowledge and agree that you are entirely, solely and exclusively responsible for: (a) the accuracy, completeness, and validity of all information provided in connection with recipient information in your Seller Wallet; (b) the accuracy of all bank account details and other payment information for any third-party recipients or Bank Accounts registered in your Seller Wallet; and (c) the verification and maintenance of the accuracy of such information on an ongoing basis.

2.9. **Refusal to process a disbursement.** Subject to the other terms of this Addendum, we may refuse a disbursement in certain circumstances, for example if: (a) we are subject to financial risk (including, without limitation, for pending Chargebacks), (b) we suspect you have violated any term of this Addendum or the Agreement, (c) we are unable to verify your identity, (d) any dispute exists involving your Seller Wallet or transactions conducted in connection therewith, (e) your Bank Account does not comply with any conditions for acceptance described in our Policies, (f) if needed to protect the security of our systems or (g) if processing the disbursement would lead to a breach of any applicable law, guidance, regulation, policy, procedure or equivalent. If we refuse a disbursement, we will let you know the reason for our refusal (subject to any applicable law, guidance, regulation, policy, procedure or equivalent) at the latest by the end of the following Business Day. If we do refuse to execute any transaction, we will notify you (unless prohibited by any applicable law, guidance, regulation, policy, procedure or equivalent) of the refusal within the time we are legally allotted for processing that transaction and, if possible and applicable, the reasons for our refusal and the procedure for correcting any factual mistakes that led to the refusal.

3. Unauthorized or incorrectly executed transactions

3.1. You acknowledge and agree that any disbursement made by APE based on information provided by you, including but not limited to third-party recipient details, shall be deemed properly executed if APE processes the disbursement in accordance with the information provided by you.

3.2. In the event that you timely notify us that an unauthorized or incorrect transaction has been made from your Seller Wallet, we will refund you in accordance with clause 2.9 in the Agreement.

3.3. If we fail to execute or incorrectly execute a transaction, we will on request make immediate efforts to trace it and we will refund it immediately unless (a) there was a mistake in any of the information you gave us for the transaction; (b) we can show that the payment was received by the recipient; or (c) you tell us more than 13 months after the payment was made, though we may still agree to investigate the matter.

4. Third Party Providers ("TPP")

4.1. A TPP is a third party you can use to give you consolidated information on payment accounts held by you with us and other account providers or to initiate transactions on your behalf. TPPs must be authorised or registered with the *Commission de Surveillance du Secteur Financier* ("CSSF") or with other competent supervisory authorities in the EU to provide these services.

4.2. You can instruct a TPP to access information on your account and make payments from your account. We will treat any instructions from a TPP as if they are from you.

4.3. You should check that the TPP you are thinking of using is authorised by the CSSF (or by other competent supervisory authorities in the EU, as appropriate). We will assume it is you authorising us to give access to information about your accounts if you give your security details to an unauthorised TPP, and you will be responsible for any payments made as a result. We will block access to your account if we are aware that an unauthorised TPP is using your security details.

4.4. We may deny TPPs access to your account if we are concerned about unauthorised or fraudulent access by that TPP. Before doing so, we will tell you that we intend to deny access and give our reasons for doing so, unless this is not reasonably practicable, in which case we will tell you immediately afterwards. In either case, we will tell you in the way we think is most appropriate in the circumstances, but we will not tell you if doing so would compromise our reasonable security measures or otherwise be unlawful. If we deny access to a TPP, we must also tell our regulator we have done so.

4.5. You must always tell us about unauthorised or incorrect payments even where you use a TPP.

5. Fees

APE will not charge you any fees for using your Seller Wallet.

6. Termination

6.1. Either party may terminate this Addendum for any reason by providing two (2) months prior written notice to the other party.

6.2. Upon termination, (a) you will remain liable for all fees, charges and other payment obligations that have been incurred through the date of termination with respect to the Seller Wallet; (b) all license or other rights granted to either party under this Addendum will immediately terminate; (c) your access to the Seller Wallet will be terminated; (d) any remaining funds in your Seller Wallet account will be disbursed to your Bank Account; and (e) any third-party payment authorizations will be cancelled.

6.3. If you terminate this Addendum, you will no longer be able to use the Seller Wallet, but you will retain access to your Account. The rest of the Agreement will continue to apply to your Account. If you also wish to terminate your Account, you will need to follow the termination procedure set out in your Agreement.

7. Deposit Guarantee Scheme

E-money does not qualify as a deposit, so you are not protected by any deposit guarantee schemes, including that of the *Association pour la Garantie des Depots Luxembourg*.