



Pactus.eu

Regulations of the Pactus.eu Customer Service Panel

Article 1 DEFINITIONS

1. **Panel Regulations** - these Regulations of the Pactus.eu Customer Service Panel.
2. **Trans.eu Platform (Platform)** - operated by Trans.eu Group S.A. (having its address at ul. Raławicka 2-4, 53-146 Wrocław, Poland, entered in the Register of Entrepreneurs of the National Court Register kept by the District Court for Wrocław - Fabryczna in Wrocław, 6th Commercial Division of the National Court Register under the number 0000720763, NIP (tax ID number): 8942764658, REGON (business ID No.): 932920615), an online B2B platform, available at www.platform.trans.eu.
3. **Trans.eu Platform Regulations** - the Regulations for the provision of services and access to the Platform available at <https://www.trans.eu/pl/regulations/>.
4. **Account** - the Client's account on the Platform with which the Client logs into the Customer Service Panel or the Client's account on the Customer Service Panel to which the Client logs on directly in the Customer Service Panel, assigned to the User, representing a set of resources (data) and rights, with which Derivative Accounts are created.
5. **Derivative Account** - an account of a natural person assigned to the Account, created on the Platform or in the Customer Service Panel. For a Derivative Account created on the Platform, the TransId consists of the Account prefix and a reference number.
6. **TransId** - the unique identification number assigned to the User at the time of registration of the Client's account on the Platform, created according to the formula X for the User and X-Y for the Derivative User, where Y is the reference number assigned to the Derivative User.
7. **User** - a natural person, an organisational unit without legal personality, to which the law grants legal capacity, or a legal person running a business activity related to transport and forwarding, who has registered an Account on the Platform or in the Customer Service Panel.
8. **Derivative User** - an individual who has a Derivative Account created with the Account. Acts and omissions, in particular those resulting in a breach of the Regulations, carried out by a Derivative User shall be the sole responsibility of the User. The Derivative User acts on behalf of and for the User within the meaning of Article 97 of the Civil Code.
9. **Pactus.eu sp. z o.o. (Pactus.eu.)** with its registered office in Wrocław, at ul. Raławicka 2-4, 53-146 Wrocław, entered in the Register of Entrepreneurs of the National Court Register under KRS number 0001000819 by the District Court for Wrocław - Fabryczna in Wrocław, 6th Commercial Division of the National Court Register, NIP 8992942056, REGON 523601312.
10. **Client** - the User who activates or has activated an account in the Pactus.eu Customer Panel in the manner provided for in the Regulations.
11. **Parties** - Pactus.eu and the Client collectively.
12. **Services** - services provided electronically for the Client by Pactus.eu, the types and scope of which, as well as the conditions for their provision by electronic means, are specified in these Regulations.

13. **Pactus.eu Customer Service Panel (Customer Service Panel, Panel)** - the web application Pactus.eu Customer Service Panel operating from the website app.Pactus.eu, used by Clients to use the Services, including the conclusion of electronic debt collection agreements.
14. **Panel Access Agreement** - an agreement for the provision of Services to the Client entered into by the Parties through the Client's acceptance of the Regulations and compliance with the conditions set out in these Regulations.

Article 2 GENERAL PROVISIONS

1. In order for the Client to be able to access the Panel, he/she must first register an Account to which the Client is assigned as a User.
2. The rules for the use of a Client's Account on the Platform are set out in the Platform Regulations. The administrator of the Platform, the entity providing electronic access to the Account and responsible for it, is Trans.eu Group S.A. Access to the Account may be restricted or blocked in accordance with the principles provided for in the Platform Regulations. Pactus.eu is not responsible for the operation of the Platform. Complaints concerning the Account may be submitted to Trans.eu Group S.A. in the manner provided for in the Regulations of the Platform. The creation of the Account does not oblige the Client to actively use the Platform.
3. The rules for the use of the Client's Account in the Panel are set out in these Regulations.
4. The Client logs into the Customer Service Panel using the login (email address) and password established at the time of registration in the Panel or the same TransId and password as the User or Derivative User uses to log into the Client's Account on the Platform.
5. The Client accepts these Regulations by clicking on the "Accept Regulations" button underneath the Regulations immediately after he/she logs into the Customer Service Panel for the first time. Without acceptance of the Regulations, it is not possible to use any features of the Customer Service Panel.
6. By accepting the Regulations, the Client declares that he/she has read and understood the contents of the Regulations and accepts them in full (without reservation).
7. The Customer Service Panel Access Agreement is concluded through the acceptance of the Regulations by the Client subject to positive verification status of the Client by Pactus.eu, subject to Article 4(4).
8. Communication with the Client through Pactus.eu takes place directly in the Customer Service Panel. If Pactus.eu communicates with the Client by email, the Client's email address or addresses visible in the Customer Service Panel or in the Pactus.eu database is used.

Article 3 SCOPE OF ELECTRONIC SERVICES AND TERMS OF USE

1. Pactus.eu provides the Services electronically, which includes granting the Client access to the Customer Service Panel and its functionalities, whereby activation of the access to individual functionalities of the Customer Service Panel takes place after fulfilment of additional conditions listed in this Article and related to the necessity of verification of the Client's data, among others things.
2. After the Client has successfully logged into the Customer Service Panel in the manner stipulated in Article 4, the Client has access to the structure of the Panel. However, until Pactus.eu makes a decision about the positive verification status of the Client, he/she is not able to enter the contents (tabs) of the Panel.eu, nor does he/she have access to the content contained therein.
3. After Pactus.eu makes a decision about the positive verification status of the Client's data under the terms of Article 5, the Client can:
 - a) view the contents of the Debt Exchange,
 - b) check if an amicable debt collection case has been reported to Pactus.eu with regard to the Client (including checking such data as the amount reported for collection and

- the number of the document confirming the existence of the debt reported for collection, e.g. the invoice or note number),
- c) use the service offering the possibility of concluding a Debt Collection Agreement with Pactus.eu electronically - via the Panel - on the terms specified in Article 7 of the Regulations.
- 4. Access to the Panel is granted on behalf of the Client to the User and Derivative Users assigned to the Client's Account through which the Client logs into the Panel. By granting the appropriate rights in the Panel to Users and Derivative Users, the Client authorises the Users and Derivative Users assigned to his or her Account to act on behalf of and for the Client, including performing all actions connected with the Panel, submitting all orders and declarations of will through the Panel on behalf of the Client, including in particular concluding a Debt Collection Agreement with Pactus.eu through the Panel on behalf of the Client and, if concluded, commissioning cases for recovery on behalf of the Client and performing all actions connected with the Debt Collection Agreement,
 - 5. Actions performed in the Panel as a result of using the login data for the Account are considered to be actions performed on behalf of and for the Client.

Article 4 REGISTRATION AND LOGGING IN

- 1. Logging into the Customer Panel starts from the website [app.Pactus.eu](https://app.pactus.eu).
- 2. For Clients with a TransId, clicking on the button "Login with TransId" takes them to the website <https://auth.platform.trans.eu> for logging into the Platform. It is required to enter the TransId and password that the Client uses to log into the Account. Once these are entered correctly, the Client will be logged in and redirected back to the website [app.Pactus.eu](https://app.pactus.eu) from which it is possible to start using the Customer Panel. When the Client logs in from a new device, it is additionally required that the Client provide a token, which he/she receives at the email address provided when registering on the Platform. Immediately after the first login to the Customer Panel, it is additionally required that the Client accept the Regulations in the manner indicated in Article 2.
- 3. For Clients without a TransId, clicking on the button "Create a free account" takes them to the Account registration form on the website <https://register.trans.eu/>.
- 4. In the event that more than one Client's Account is registered under the Client's tax ID number on the Platform, the Client should log into the Customer Service Panel using the TransId number of the Account which has active access to the Platform or the account which was active last.
- 5. The procedure for registration and verification of the Client's data described in these Regulations for the registration of an Account in the Panel shall not apply to the Clients who had an agreement with Pactus.eu for the provision of debt collection services on the date when these Regulations enter into force. Pactus.eu shall inform these Clients by email about the possibility of using the Panel. Access to the Panel by these Clients is subject to acceptance of the Regulations as described in Article 2(3).
- 6. The procedure for verification of the Client's data described in these Regulations regarding changes to the Client's data in the Panel and conclusion of agreements shall apply to all Clients.

Article 5 VERIFICATION OF THE CLIENT'S DATA

- 1. After the Client logs into the Customer Service Panel, Pactus.eu carries out the procedure of verification of the Client's data.
- 2. The verification of the Client's data is intended to substantiate the existence of the Client's enterprise on the basis of information available to the public (including, in particular, in public registers such as, among others, the CEIDG (Central Registration and Information on Business), KRS (National Court Register)) and information provided by the Client.

3. In order for the Client's data to be positively verified, he or she is obliged, at the request of Pactus.eu, to immediately send copies of documents indicated by Pactus.eu to Pactus.eu by e-mail or post and make the verification transfer described in Article 6 of the Regulations.
4. Pactus.eu reserves the right to contact the Client by phone to verify his/her contact details.
5. Based on the Regulations and internal verification procedures, taking into account the protection of the interests of Pactus.eu and other Clients, Pactus.eu makes a decision on a positive or negative verification status of the Client's data. Pactus.eu informs the Client immediately about the result of the verification.
6. Pactus.eu makes changes to the Client's data in the Panel after its verification. The Client can edit the telephone numbers himself/herself in the Panel. In the event that other data needs to be modified (e.g. as a result of an error or a discrepancy with the actual state), the Client is obliged to notify Pactus.eu, which has the right to carry out the process of verifying the Client's data again.
7. At any time (and in particular in the event of a change to the Client's data) may Pactus.eu make the verification of the Client's data or the continued use of the entire Services by the Client conditional on the presentation of officially certified documents or undergoing the data verification process again.
8. Pactus.eu may waive the process of verifying the Client's data if his/her Account has been authorised on the Platform.

Article 6 VERIFICATION TRANSFER

1. The Client is required to confirm his/her identity by making a verification transfer of PLN 1 in the case of:
 - a) registering an Account with the Panel in order to have full access to the functionalities of the Panel;
 - b) changing the Client's data in the Panel;
 - c) concluding or amending a debt collection agreement through the Panel, unless the Client has already concluded an agreement of this type with Pactus.eu (also in writing) and the case described in (b) above does not occur.
2. The Client accepts the fact that his or her identity shall be verified by means of a verification transfer.
3. In order to make a verification transfer (in the cases referred to in section 1), the Client is immediately redirected from the Panel to the website of the instant transfer system operator, from which he or she can make a verification transfer.
4. Verification of the bank account involves checking whether the details of the owner of the bank account from which the verification transfer was made (hereinafter referred to as the "Account") match the Client's details entered in the Panel.
5. If the data reported in the Panel matches the data from the verification transfer, the verification will receive a positive status and the Account shall be recognised as belonging to the Client. In the case of inconsistency of the data (negative verification status), Pactus.eu shall verify the identity of the Client again, which may involve, among other things, contacting the operator of the instant transfer system and explaining the reasons for the inconsistency, and furthermore may waive the verification procedure by verification transfer. If the re-verification proves to be negative, neither the conclusion of the Panel Access Agreement nor the performance of other actions, the effectiveness of which, in accordance with the Regulations, depends on the verification, shall take place.
6. Successful completion of the verification procedure described in this Article (verification transfer) is a prerequisite for the Client to conclude or annex a Debt Collection Agreement and constitutes a declaration of will by the Client to conclude or annex the Agreement.
7. The Client shall indicate the Account as being solely appropriate for all withdrawals to be made by Pactus.eu.

8. The indication for the first time, as well as the change of the Account already indicated in the Panel by the Client, requires the Client to confirm his or her identity by making a verification transfer in the amount of PLN 1 (repeat the procedure described in this Article). To this end, the Client is immediately redirected to the website of the operator of the instant transfer system, from which he or she can make the verification transfer.

Article 7 CONCLUSION OF A DEBT COLLECTION AGREEMENT

1. If the conditions indicated in Articles 2 to 5 have been met and Pactus.eu makes a decision about the positive verification status of the Client's data and identity, the Client can conclude an Agreement for provision of Services electronically, i.e. via the Panel, with Pactus.eu.
2. In order to conclude the Debt Collection Agreement, the Client must meet the following conditions one by one:
 - a) log into the Panel,
 - b) meet the conditions indicated in Articles 2 to 5 and successfully undergo the process of verification of the Client's data and identity,
 - c) submit a request via the Panel for the conclusion of a Debt Collection Agreement by clicking on the appropriate button in the Panel,
 - d) accept the General Terms and Conditions for the Provision of Debt Collection Services (their content is made available to the Client prior to the submission of a request for concluding a Debt Collection Agreement) by ticking the appropriate box in the Panel, which will appear together with the button enabling the submission of the aforementioned request,
 - e) make a verification transfer and receive a positive decision from Pactus.eu regarding verification by the verification transfer (except as indicated in Article 6(4) and Article 6(5)),
 - f) complete the missing Client's data in the Panel - if the functionality of the Panel requires this,
 - g) accept, by clicking the appropriate button in the Panel, the content of the Debt Collection Agreement, which will be made available to the Client in the Panel upon a positive decision of Pactus.eu on confirmation of the Client's identity via verification transfer,
 - h) receive a final positive decision from Pactus.eu to conclude the Debt Collection Agreement. This decision is communicated to the Client electronically by notification in the Panel and by sending the Client an email confirming the conclusion of the Debt Collection Agreement. Together with the decision, Pactus.eu sends the Client a file containing the content of the Debt Collection Agreement and information about the exact time of accepting the Debt Collection Agreement and the User who made this acceptance (the file in question thus constitutes evidence of the conclusion of the Debt Collection Agreement; The Client can access it in the Panel). The moment of concluding the Debt Collection Agreement is the date when Pactus.eu posts the aforementioned notification in the Panel and sends the aforementioned email message. The Debt Collection Agreement shall be concluded on the regulations indicated in the General Terms and Conditions for the Provision of Debt Collection Services in force on the date of submission of the request for concluding the Debt Collection Agreement.

Article 8 RIGHTS AND OBLIGATIONS

1. Pactus.eu undertakes to provide the Services with due diligence and in accordance with its knowledge, capabilities and technical safeguards and the provisions of these Regulations.
2. The Client is prohibited from providing unlawful, offensive or vulgar content. The Client undertakes to use the Services offered by Pactus.eu only for lawful purposes.
3. The Client is not entitled to use the Services on behalf of or for the benefit of a third party.

4. The Client is obliged to take precautions to prevent any unauthorised acquisition of data by a third party, which can enable the use of the Panel's functionalities and, in particular, the submission of a request to conclude an agreement on behalf of the Client. The Client is fully responsible for making this data available to third parties.
5. The Client with a Client's Account on the Platform is obliged to take all the precautions provided for in the Platform T&C.
6. The Client declares that all data provided by him/her to Pactus.eu, as well as data entered or approved by him/her in the Panel as well as copies or scans of documents are reliable, up-to-date and truthful, and that he/she provides them completely voluntarily. The Client is aware of possible consequences of entering false or inaccurate data as well as using forged documents or documents belonging to a third party to conclude the Agreement, in particular those set out in Articles 270, 273, 275, 286 and 297 of the Criminal Code.

Article 9 PROVIDING INFORMATION TO THE CLIENT BY PHONE

1. When using the services, the Client has the right to obtain any related information from Pactus.eu by telephone.
2. In order to provide information to the Client over the phone, Pactus.eu has the right to verify the Client's data.
3. The telephone verification carried out by Pactus.eu is intended to substantiate the veracity of the data provided by the contacting person.
4. Telephone verification of the Client by Pactus.eu shall involve checking the veracity of the Client's business data on the basis of publicly available information, among other things (including, in particular, in public registers such as CEIDG, KRS, etc.), the Client's TransId, if the Client has one, the number of VAT invoices reported in the Panel.
5. In the absence of positive verification of the Client, Pactus.eu shall refuse to provide any information over the phone. If the telephone verification is negative, the Client has the opportunity to review all information in the Panel.

Article 10 TECHNICAL REQUIREMENTS FOR THE PROVISION OF SERVICES

1. In order to use the Services, the Client must have hardware in the form of a computer, laptop, tablet or phone with Internet access and a current Chrome, Firefox, Safari or Edge web browser and an active email account.
2. Acceptable file extensions are JPG, JPEG, PNG, PDF, DOC, DOCX, ODT, CSV, XLS.

Article 11 PROCESSING OF PERSONAL DATA

1. Pactus.eu is the controller of personal data which the Client submits using the Panel (hereinafter referred to as "Data").
2. The Controller of the Data is Pactus.eu sp. z o.o. (hereinafter referred to as "Pactus.eu") with its registered office in Wrocław, at ul. Raławicka 2-4, 53-146 Wrocław, entered in the Register of Entrepreneurs of the National Court Register under KRS no. 0001000819 by the District Court for Wrocław - Fabryczna in Wrocław, 6th Commercial Division of the National Court Register, NIP 8992942056, REGON 523601312.
3. Pactus.eu has appointed a Data Protection Officer supervising the correctness of personal data processing, who can be contacted via e-mail address: dane.osobowe@pactus.eu or by post, at the registered office address of Pactus.eu.
4. Data may be processed by Pactus.eu:
 - a) in order to carry out activities in preparation for the conclusion of an agreement with the Client - on the basis of Article 6(1)(b) of the GDPR, i.e. when it is necessary to

- take action at the request of the Client prior to concluding an agreement (for this purpose, the Data is stored by Pactus.eu until the completion of these activities or until the conclusion of the Agreement),
- b) in order to provide the Services or perform the Agreement concluded with the Client by Pactus.eu - on the basis of Article 6(1)(b) of the GDPR, i.e. when it is necessary to provide the Services or perform the agreement concluded with the Client (for this purpose, the Data is stored by Pactus.eu for the duration of the Agreement, settlements after its completion, but no longer than until the the statute of limitations for claims arising from it expires),
 - c) in order for Pactus.eu to possibly establish, assert or defend against claims - on the basis of Article 6(1)(f) of the GDPR, i.e. where the legal basis for processing is the legitimate interest of Pactus.eu consisting in protecting its rights (the Data is stored by Pactus.eu until the statute of limitations for Pactus.eu claims under the agreement - the statute of limitations is determined by law, in particular the Civil Code),
 - d) for analytical, statistical purposes - on the basis of Article 6(1)(f) of the GDPR, i.e. when the legal basis for processing is the legitimate interest of Pactus.eu - improving the quality of services and their adaptation to client needs (the Data is stored by Pactus.eu for a period of 3 years from the date of termination of the agreement or from the event giving rise to the need for such processing),
 - e) for direct marketing purposes - on the basis of Article 6(1)(f) of the GDPR, i.e. where the legal basis of the processing is the legitimate interest of Pactus.eu consisting in the right of the controller expressed in recital 47 of the GDPR to process personal data for direct marketing purposes (the Data is stored by Pactus.eu until the data subject makes effective objection),
 - f) in order to comply with legal obligations (including, but not limited to, accounting, bookkeeping, taxation ones) - on the basis of Article 6(1)(c) of the GDPR. (the Data is stored by Pactus.eu for the period required by law, e.g. requiring the controller to keep tax books, until the expiry of the statute of limitations for tax liabilities).
5. Providing data for the above-mentioned purposes is voluntary, however, failure to provide such data may result in the inability of Pactus.eu to conclude an agreement with the Client or to perform it.
6. The Data may be entrusted under a separate agreement:
- a) to entities affiliated with Pactus.eu, i.e. Trans.eu Group S.A. or other Trans.eu Group companies,
 - b) to other users of the Trans.eu Platform operated by Trans.eu Group S.A.,
 - c) to contractors and business partners of Pactus.eu, including entities providing selected services for Pactus.eu (accounting, marketing, IT services, electronic payment operators - to the extent that it is necessary for the provision of these services).
7. To the extent necessary for the conclusion or performance of the agreement with Pactus.eu, the data may be processed by automated means, which may involve automated decision-making, including profiling, which may produce legal effects for the Client or otherwise significantly affect the Client's situation.
8. Under the terms and within the limits of the applicable legislation, the Client is entitled to:
- a) access their data and receive a copy of their data,
 - b) rectify (correct) their data,
 - c) erase the data, restrict data processing,
 - d) object to data processing (including profiling),
 - e) transfer the data,
 - f) lodge a complaint with the supervisory body,
 - g) withdraw their consent to the processing of personal data, if the processing of such data is based on the consent given by the Client (Art. 6(1)(f) of the GDPR).

9. If the Client has not concluded any agreement for the Service with Pactus.eu and one of the Parties terminates the Agreement for access to the Panel, then in the absence of other grounds for processing personal data, Pactus.eu shall delete the data of this Client 6 years after the termination of the Agreement.

Article 12 COMPLAINTS

1. This Article sets out the conditions to be met by a complaint about Services provided by Pactus.eu and the complaint procedure.
2. The Client has the right to make a complaint.
3. A complaint can be made:
 - a) in writing to the following address: Pactus.eu sp. z o.o., Wrocław, ul. Raławicka 2-4, 53-146 Wrocław or
 - b) by email to reklamacje@pactus.eu.
4. The complaint should include:
 - a) first and last name or business name and address of residence or registered office of the Client, hereinafter referred to as "Complainant",
 - b) specifying the subject of the complaint,
 - c) describing the circumstances justifying the complaint,
 - d) the Complainant's signature - if the complaint is made in writing.
5. In the event that the submitted complaint does not meet the conditions specified in Article 11(1) to (4), Pactus.eu shall inform the Complainant that his/her letter does not meet the complaint conditions, which results in leaving the letter unprocessed.
6. Pactus.eu investigates a complaint within 21 days of its submission. Pactus.eu reserves the right to extend the 21-day response period in a situation where the response is dependent on the collection of additional technical or legal analyses or translation, of which it shall inform the Complainant without delay.
7. Pactus.eu replies to complaints:
 - a) in writing by sending a reply to the Complainant's registered address,
 - b) electronically to the email address indicated by the Complainant.
8. Pactus.eu. reserves the right to leave a complaint unanswered, to refuse to answer it if:
 - a) the response to the complaint contains the information provided in response to the Complainant's previous complaint,
 - b) the complaint:
 - shall not contain sufficient data to identify the Complainant,
 - shall not contain the data enabling the submission and sending of a complaint response,
 - does not have a form sufficient to be considered a letter of complaint,
 - does not contain information on the reason for the complaint, questions, description of the objections raised,
 - contains offensive, abusive and vulgar content, inciting hatred, racism, xenophobia and conflicts between nations.
9. Pactus.eu shall immediately inform the Complainant of the exercise of this right.
10. The Complainant bears full responsibility for the content of the complaint.

Article 13 TERMINATION OF THE AGREEMENT

1. Either party may terminate the Panel Access Agreement in writing, giving one month's notice with effect at the end of the month.
2. As of the date of termination of the Panel Access Agreement, all Debt Collection Agreements concluded thereunder shall also be terminated, subject to sections 3, 4 and 5.

3. Until the date of termination of the Debt Collection Agreement, Pactus.eu is entitled to provide debt collection services with respect to all debts submitted for collection by the Client prior to the termination of the Debt Collection Agreement, as well as to the remuneration due therefor.
4. Pactus.eu has the right to terminate the Agreement for access to the Panel without notice (with immediate effect) in the event that the Client does not meet the conditions specified in the Regulations, violates their provisions or any of its statements proves to be untrue.
5. On the date of termination of the Panel Access Agreement, the Client shall no longer be able to access the content contained therein.

Article 14 AMENDMENTS TO THE REGULATIONS

1. These Regulations are made available to the Client free of charge and can be downloaded from the website <https://app.Pactus.eu>
2. Pactus.eu reserves the right to make amendments to the Regulations for important reasons including:
 - (a) changes in the law;
 - (b) organisational reasons, in particular:
 - changes in the scope of Pactus.eu business in the form of changes to its profile, changes to the scope of Services
 - the introduction of new Services or facilities (including those relating to the conclusion and termination of agreements),
 - changes in: address details, name or legal form of Pactus.eu,
 - changes to the login and verification methods for Clients,
 - changes in the scope of provision of the Services,
 - other technical changes related to the operation of the Panel.
3. Pactus.eu shall inform the Client by sending an email to the Client's address about planned amendments to the Regulations, at least 10 days before they come into force, indicating the planned changes.
4. Until the day preceding the date specified by Pactus.eu as the date when changes to the Regulations enter into force, the Client may object to the amendments or terminate the Agreement, effective from the date of informing the Client of the change, but no later than the date on which the amendments would apply. The objection or termination shall be made in writing. In order to meet the deadline for objection or termination, it is necessary to deliver the objection or termination notice to Pactus.eu before the expiry of the deadline. The Client's failure to object to the changes, expressed in the manner and time specified in this provision, is tantamount to consent to the changes and their entry into force on the date specified by Pactus.eu. If the Client who has not terminated the Agreement in the manner and according to the procedure set out in this provision objects to the amendments to the Regulations, the Agreement shall terminate on the day preceding the effective date of these amendments. For the dissolution of the Agreement as a result of its termination or the expiry of the Agreement in the event of an objection referred to in this provision, the Client shall not pay any fees to Pactus.eu.
5. If the Client has objected to or terminated the Agreement, the Client may waive the effects of these actions by accepting the change to the Regulations when logging into the Account in the Panel. If the Regulations are not accepted, the Client will not have access to any of the Panel's functionalities.

Article 15 FINAL PROVISIONS

1. Any disputes arising out of or in connection with these Regulations shall be settled by a common court with territorial jurisdiction over the registered office of Pactus.eu.
2. Section 1 shall not apply to clients who are natural person running a one-man business.

3. In matters not covered by these Regulations or the Agreement, the law applicable to Pactus.eu shall apply.
4. These Regulations shall enter into force on 17 June 2024.