



General Terms & Conditions (GTCs) of the Swiss Travel Fund (Reka) Cooperative for issuing Reka Money

All personal pronouns contained in these GTCs apply equally to people of both genders.

1 GTCs

The GTCs are part of the contractual relationship between the Swiss Travel Fund (Reka) and the contracting partner. The contract defines the content and provisions for the issuance of Reka Money. Reka Money exists in electronic form as Reka-Pay, Reka-Lunch or Reka-Rail+ credit on the Reka account and can be used via the customer portal, the personalised or non-personalised Reka-Card as well as the Reka Gift Card.

2 Reka issuance models and services

Reka offers the contractual partner various services depending on whether they wish delivery of the Reka-Card and QR invoice to be made via Reka to the beneficiary or whether they want to allocate the corresponding Reka credit to the beneficiary themselves, via a corresponding online portal (the "customer portal for issuers"). The relevant details regarding the services to be provided by Reka to the contractual partner are stipulated in the individual contract concluded between Reka and the contractual partner.

The issuance models can in principle be distinguished as follows:

Issuance model 1: The contractual partner submits to Reka the personal data of the beneficiaries who can subsequently directly order the amount of Reka Money from Reka. After payment by the beneficiary, Reka credits the balance to the beneficiary's Reka account.

Issuance model 2: For this model, the contractual partner defines the annual quota of Reka Money that can be drawn by the beneficiary. The contractual partner distributes the allocations of Reka Money to the beneficiaries in the secure customer portal for issuers and pays Reka the corresponding amount. Settlement between the contractual partner and the beneficiaries takes place without Reka's involvement. In this model only personalised Reka-Cards can be loaded.

Purchase of non-personalised Reka-Cards and Reka Gift Cards: Every contractual partner may – regardless of the issuance model chosen – order non-personalised Reka-Cards and Reka Gift Cards whereby, in these cases, no transmission of information to the beneficiaries is required.

According to the issuance model selected, or the type of services purchased (e.g. Reka Gift Cards), individual provisions of the following GTCs (e.g. regarding dispatch of QR invoices or the announcement of beneficiaries' names and particulars) are not relevant.

3 The contractual partner's obligations

In issuance model 1, the contractual partner places orders for Reka Money via the customer portal for issuers. For this purpose, they convey the following details concerning beneficiaries: birthday; title; language code; surname; first name; street; postal code; town; country code. According to the services package, the following further details are required: international postal code; company; personnel number; cost centre. The contractual partner updates this data regularly as well as details concerning staff departures and arrivals. If the contractual partner only orders non-personalised Reka-Cards or Reka Gift Cards, communication of the afore-mentioned beneficiary data is not required.

4 Order process

After beneficiary data transmission and data capture in the customer portal for issuers, Reka delivers the QR invoices directly to the beneficiaries on the agreed date according to issuance model 1 (incl. further information). Upon receipt of payment (from the beneficiary themselves or the contractual partner) Reka will process the order within a maximum of five working days and load the Reka credit on the corresponding beneficiary's account. For non-personalised Reka-Cards or Reka Gift Cards, the contractual partner announces the number of cards as well as, for issuance model 2, the amount of the beneficiary's individual credit. In these cases, no QR invoices are sent out to the beneficiaries.

5 Deadline for Reka Money withdrawal

The contractual partner takes note that the beneficiaries can order Reka Money within the period agreed upon, plus a grace period of one month in principle. After this period has expired, Reka will not process the order and will return the payment to the respective payer.

6 Warranty

Reka bears sole responsibility for the entire shipment. Expenses not covered by the handling and processing costs agreed with the contracting party are borne by Reka or the relevant beneficiary and cannot be passed on to the contracting party.

7 Data protection

Reka is subject to Swiss data protection law. Reka must only use the contractual partner's data for its own purposes (e.g. dispatch of pay-in slips, dispatch of Reka Money, dispatch of Reka information media, etc.). An exception is Reka-Rail+. Companies which issue Reka-Rail+ credit to their staff agree that a company name and address as well as the total amount of Reka-Rail+ credit be passed on to the 'myclimate' Foundation, for the purpose of issuing a certificate indicating the amount of CO₂ saved by using Reka-Rail+ credit. Reka-Rail+ delivery points can revoke their consent at all times by email to business-support@reka.ch. Further information about handling and processing personal data can be found in the Reka Privacy Statement: reka.ch/data-protection

8 Fees

The annual account management fee covers order processing as well as account management for the Reka-Card. The contractual partner assumes these costs for their employees (the beneficiaries). The account management fee will be billed once a year from the first withdrawal of Reka Money by the employees. It will be charged until the employee's departure has been recorded in the customer portal for issuers.

9 Credit limits and consequences of exceeding withdrawal limits

The unregistered card can be loaded with a maximum of CHF 3'000 per top-up and the maximum recharge limit is CHF 5'000 in total. If, in a single business transaction, non-personalized Reka-Cards or Reka-Checks in paper form are acquired for an amount exceeding CHF 15'000, in the name and for the account of the contracting partner, Reka is obliged to carry out a validation of the contracting partner (employer) in accordance with the Anti-Money Laundering Act (identity check, identification of the control holder and, where appropriate, further AMLA due diligence duties). If the provisions of the Anti-Money Laundering Act are violated, or if, due to lack of information, no appropriate verification can be carried out, Reka reserves the right not to process the order.

10 Liability

The contractual partner is obliged to keep documents relating to their business relationship with Reka in a safe place, so that unauthorised persons do not have access to information contained therein. The contractual partner is obliged to observe all safety precautions concerning the customer portal for issuers, to reduce the risk of fraud, abuse, etc. Passwords must be kept secret. The contractual partner alone is responsible for any damages resulting from a breach of these due diligence obligations. Should damage occur without Reka or the contractual partner having violated their due diligence obligations, the party whose sphere of influence the damage is attributable to shall be responsible.

The contractual partner ensures that unauthorised persons do not have access to their computer and its programmes. In particular, they take all necessary precautions to prevent damage to technical equipment and the necessary computer programmes.

11 Invoicing

Reka invoices the contractual partner monthly for the amount they owe (the contractual partner's share of the beneficiaries' Reka credit), in addition to the account management fees. The contractual partner's share is specified in the contract concluded between the contractual partner and Reka. Every contractual partner gains access to the customer portal for issuers, with a personal login. All invoices are listed there. Invoices are payable within the payment deadline specified therein. Upon expiry of the payment deadline, the contractual partner shall be in default.

12 Amendments to the General Terms & Conditions

Reka reserves the right to change these General Terms & Conditions at any time. The contracting party must be notified about changes at least six months in advance and in an appropriate form. Such changes shall be deemed to have been approved if the contracting party does not terminate the contract within the contractual notice period before the amendments come into effect.

13 Notice period

The contract is concluded for an unlimited period of time. It may be terminated in writing at the end of the month with three months' notice.

14 Applicable law and place of jurisdiction

These General Terms & Conditions are governed exclusively by Swiss law. The place of jurisdiction is Bern. The GTCs governing the use of the Reka Money service are available in English, German, French and Italian. In the event of any discrepancies, the German version shall prevail.

Bern, September 2025