

**SPECIFIC CONDITIONS**  
**Applicable when using the Online Payment**  
**Platform (OPP) payment services**

*10 February 2026 Conditions*

**ARTICLE 1 – DEFINITIONS**

The terms of these conditions, whether expressed in the singular or plural form, must be interpreted as follows:

- **Acceptance of the conditions/Accepting the conditions**: means the express prior acceptance of the conditions, whatever they may be, by ‘ticking’ the box provided for that purpose;
- **Beneficiary of the Online Payment Platform payment services (hereinafter, ‘the Beneficiary’)**: means the private person(s) – excluding legal entities –, who are the Creator(s) of list(s) on the Site, under the definition given in article 1 of the Kadolog General Terms of Use (hereinafter, ‘Kadolog GTU’), who benefit from the Online Payment Platform payment services and who may receive Gifts from Payers in this way;
- **Online Payment Platform payment account**: means the payment account opened in the name of a Beneficiary/Beneficiaries in OPP’s books, within the meaning of section B, article 5, of the OPP conditions (see definition of ‘OPP account’), allowing the said Beneficiary/Beneficiaries to receive and manage Gift(s) from Payer(s), and allowing the Payer(s) to make online payments through Online Payment Platform;
- **Bank Account**: means the bank account (IBAN) of the Beneficiary, which is linked to the Online Payment Platform account;
- **Beneficiary User Account**: means the account created by the List Creator, in accordance with article 5 of the Kadolog GTU, in order to access services provided by Kadolog;
- **Gift**: means, under these Kadolog Specific Conditions (hereinafter, ‘the Kadolog SC’), the financial contribution paid by a Payer to a Beneficiary, using the Online Payment Platform payment services;

- **Payer**: means, under the Kadolog SC, any person who, for the purpose of giving a Gift, uses OPP payment services or, in particular, makes an online payment;

- **Beneficiary/Payer Identification Data**: means any personal Identification Data of the Beneficiary/Beneficiaries or Payer(s) required by law and/or by Online Payment Platform, for the purpose of enabling them to benefit from OPP payment services;
- **Kadolog**: refers to the SPRL by Belgian law, whose headquarters are at 1410 Waterloo, Rue Mattot 126, registered with the BCE under no. 0841.031.867; Kadolog provides no payment service within the meaning of the law;
- **Online Payment platform**: refers to the Dutch limited liability company ('Besloten Vennootschap'), RCS: NL-50124498, domiciled at Kanaalweg 1 at 2628 EB Delft in the Netherlands. Online Payment Platform is a Payment Institution licensed by the Dutch Central Bank ('De Nederlandsche Bank');
- **Online Payment Platform payment service**: means the payment services performed by Online Payment Platform, as an authorised Payment Institution, pursuant to its General Terms of Service;
- **Website**: refers to the following internet websites: [www.kadolog.com](http://www.kadolog.com), [www.kadolog.be](http://www.kadolog.be), [www.kadolog.fr](http://www.kadolog.fr), [www.kadolog.org](http://www.kadolog.org);
- **Users**: means, under the Kadolog SC, as a whole, the Beneficiaries and Payers and all website users who use the Online Payment Platform payment services.

## **ARTICLE 2 – PURPOSE OF THESE KADOLOG SPECIFIC CONDITIONS**

2.1.- Kadolog has partnered with Online Payment Platform, allowing it to offer Beneficiaries the ability to use the Online Payment Platform payment services and thus, if they choose, to receive Gifts from Payers using this service, without prejudice to other methods of receiving gifts/Gifts, such as those described in the Kadolog GTU (gifts given in person, by cheque, bank transfer, etc.).

2.2.- These Kadolog Specific Conditions ('the Kadolog SC') are intended, on the one hand, to clarify the terms and conditions of use of the Online Payment Platform payment services to give Users clear and complete information, and, on the other hand, to confirm the roles of the different players within this context.

In general, regarding the distribution of roles between Online Payment Platform and Kadolog, it is understood that Kadolog is not legally authorised to provide payment services such as those offered by Online Payment Platform. On the one hand, Kadolog is

at no time in possession of, nor has accessibility to, the funds transferred through Online Payment Platform payment services.

On the other hand, Kadolog is not a payment service provider, and therefore does not have any obligation to comply with laws applicable to such services.

As specified below, Kadolog's role is limited to (i) establishing a relationship between Users and Online Payment Platform, for the purpose of allowing Users to utilise the Online Payment Platform payment services, and (ii) acting as a subcontractor of Online Payment Platform within the meaning of legislation applicable to personal data, to collect and communicate to Online Payment Platform the Beneficiary Data necessary for the Beneficiary's use of the Online Payment Platform payment services. As such, Kadolog is limited to providing a technical service not subject to compliance with the legislation that is applicable to payment services.

Consequently, any Beneficiary who uses the Online Payment Platform payment services enters into a legal relationship directly with Online Payment Platform, to the exclusion of Kadolog, on condition that they have Accepted Online Payment Platform's Framework Agreement for payment services made up of the conditions of use of the Holders of the payment services provided by Online Payment Platform, and the price conditions listed on the Kadolog website and in the present Kadolog SC.

At the same time, any Payer using the Online Payment Platform payment services is aware that the aforementioned service is provided directly by Online Payment Platform and, to this end, Accepts the Kadolog SC and the Online Payment Platform GTU.

For its part, Kadolog cannot in any way be held responsible by Users for Online Payment Platform's absence or improper execution of obligations related to the provision of payment services and/or that of any of its potential partners. The same applies to Kadolog's directors, employees and associates.

### **ARTICLE 3 – ONLINE PAYMENT PLATFORM TERMS FOR USE OF PAYMENT SERVICES BY BENEFICIARY/BENEFICIARIES**

#### **3.1. Prerequisites to using the Online Payment Platform payment services**

3.1.1.- In order to take advantage of the Online Payment Platform payment services, the Beneficiary must meet all of the following conditions:

- (i) **Declare that they are a natural person of legal age and capacity,**

**acting on their own account** (Note: Kadolog is more restrictive on this point than Online Payment Platform in their terms of use);

- (ii) **Declare that they reside in the European Economic Area;**
- (iii) **Create an Online Payment Platform payment account, following the procedure outlined in article 3.2;** as a reminder, an Online Payment Platform payment account consists of an account opened in the books of Online Payment Platform, which is a company that is an authorised Payment Institution.

3.1.2.- In accordance with the provisions of article 3.1. of the Online Payment Platform GTU, the Beneficiary guarantees to indemnify Online Payment Platform, and Kadolog as it may be necessary, against any liability that may result from a false, inaccurate or incomplete declaration of the items listed in article 3.1.1, including the Beneficiary's Identification Datan, provided in the context of article 3.2. (i).

The Beneficiary agrees to notify Online Payment Platform and Kadolog, acting as a subcontractor of the data controller, of any changes to the above declarations, including the Beneficiary's Identification Data, provided within the context of article 3.2. (i).

Online Payment Platform may, in accordance with the Online Payment Platform GTU, refuse a payment account if the Beneficiary provides inaccurate, incomplete or out-of-date Identification Data. At the same time, in these circumstances, Kadolog can refuse the Beneficiary's User Account.

### **3.2. Creation of an Online Payment Platform payment account**

3.2.1.- To create an Online Payment Platform payment account, the Beneficiary shall, via the Website Administration Tool, select from the various gift receipt options shown in the list, allowing them to receive Gifts from Payers through online payments within the following framework:

- (i) **Providing the Identification Data necessary for operating the payment account, and specifying the Beneficiary's bank account details (IBAN).** The bank account mentioned on the form must be the User Account holder's account and **must be located in the Euro zone.** It can only be changed later by sending an email to Kadolog, which as a subcontractor of personal data, will transmit the request to Online Payment Platform, which will then assess the request and the possible

need to obtain identification documents.

The Identification Data necessary for the payment account to function can either be entered at the same time as completing the form to open a list, when the feature 'Online Payment' is selected, as covered in article 5 of Kadolog's GTU, or it can be done later by activating this feature using the '*Online Payments*' tab, which can be accessed using the Site's administration tool.

The Identification Data necessary for the Online Payment Platform payment account to function is collected by Kadolog acting as a subcontractor of the data controller, which is Online Payment Platform.

- (ii) **Having provided proof of ownership of the IBAN:** a copy (or photo or 'screen shot') of a bank card (including the surname, first name and IBAN) or a RIB or bank statement for the Beneficiary's bank account (IBAN) that is no more than three months old and shows the IBAN and the name of the Account holder;
- (iii) **Having provided an active mobile phone number;**
- (iv) **Having accepted the Online Payment Platform GTU and the Kadolog SC,** the text of which is communicated in the margin of the form for opening the payment account.

The Online Payment Platform GTU and the Kadolog SC are also available on the websites of Online Payment Platform ([www.onlinepaymentplatform.com](http://www.onlinepaymentplatform.com)) and Kadolog respectively.

When necessary, Kadolog specifies that in the event of accepting the Online Payment Platform GTU and the Kadolog SC, the Beneficiary declares that they have read, understood and accepted the terms of the said conditions, without any reservation whatsoever. The Kadolog SC may be modified.

If the Beneficiary does not accept the above conditions, they will be unable to use the payment services offered by Online Payment Platform.

3.2.2.- Online Payment Platform is free, for whatever reason and without needing to justify its decision, to refuse the creation of an Online Payment Platform payment

account for the benefit of a Beneficiary. Such refusal shall not give rise to any compensation. Similarly, Kadolog cannot be held responsible for this refusal.

3.2.3.- Online Payment Platform will inform the Beneficiary via Kadolog of the acceptance or refusal of opening an Online Payment Platform payment account for their benefit.

### **3.3. Description of the Online Payment Platform payment services:**

3.3.1.- Once the Online Payment Platform payment account has been created, in accordance with article 3.2., the Beneficiary may use the following services:

- (i) **Receiving Gifts from their Payers** through online payments (via credit card, VISA, MasterCard, Bancontact or iDeal), which are credited to the Beneficiary's Online Payment Platform payment account by Online Payment Platform.

If the Beneficiary intends to refuse a Gift credited to their Online Payment Platform payment account, they must reimburse the fees to the Payer. Neither Online Payment Platform, nor Kadolog will intervene in this instance.

If a Payer wishes to be reimbursed for the registered Gift to the Beneficiary's payment account, they must send a request directly to the Beneficiary. Neither Online Payment Platform, nor Kadolog will intervene in this instance.

- (ii) **Managing their Online Payment Platform payment account, by logging in to their User Account, accessible through the website**, using an interface made available by Kadolog for Online Payment Platform that allows the Beneficiary to:

- be informed of any new Gift credited to their Online Payment Platform payment account;
- check the amount of their Online Payment Platform payment account, as well as the transaction statement showing the credits and/or debits on the payment account;
- manage the amount of their Online Payment Platform

payment account by giving Online Payment Platform an online payment order (a transfer) to pay the required amount into their bank account, up to the available balance. Payment orders will be limited to 1 per 7 days.

This payment is secured in the same way as any other online payment made involving Online Payment Platform and is no longer subject to cancellation.

Once payment has been made, it is confirmed by Online Payment Platform, which reviews all of the information relating to the payment, including the date and time of the payment.

Online Payment Platform will execute the payment within the legal time limit.

Every year on 31 December, Online Payment Platform will transfer the balance of any payment account with a positive balance to the IBAN provided by the Beneficiary.

3.3.2.- The Beneficiary agrees to use the Online Payment Platform payment services, in good faith, for lawful purposes only, and in accordance with their contractual obligations defined in the Online Payment Platform GTU, as well as the Kadolog SC and GTU.

In cases where there is suspicion of fraud, money laundering, or the financing of terrorism or risk affecting the security of the Online Payment Platform payment account or the Online Payment Platform system, Online Payment Platform may immediately block the payment account.

The Beneficiary shall immediately inform Online Payment Platform in the event of suspicion of fraudulent use of, or access to, their Online Payment Platform payment account, or any event which may lead to such use. At the same time, the Beneficiary shall inform Kadolog of such circumstances by sending an email to [info@kadolog.com](mailto:info@kadolog.com), and Kadolog may take the necessary measures to block the User Account.

3.3. 3.- Kadolog cannot be held liable for any interruption to the Online Payment Platform payment services or any damages resulting from it.

3.3.4.- All claims involving the absence or poor execution of the Online Payment Platform payment services can be sent free of charge, using the forms and the address specified in the Online Payment Platform GTU (point 20), as well as by filling out the

form available on the Online Payment Platform website.

Online Payment Platform is responsible for the proper execution of its payment services.

3.3.5.- Potential conflicts between the List Creators, when there are several of them, related to distributing Gifts transferred to the bank account of the payment account holder must be settled without involving Kadolog or Online Payment Platform.

If the event justifying the creation of a list and payment account is cancelled, the Beneficiary commits to reimburse Payers with the amounts received in the payment account. Kadolog and Online Payment Platform cannot be held responsible for a Beneficiary's non-compliance of their commitment with respect to Payers.

#### **3.4. Limitation of Gift amounts and/or additional Identification Documents to be provided above certain thresholds**

3.4.1.- The total amount of Gifts credited to the Online Payment Platform payment account may not exceed 25,000 EUR.

If the Beneficiary has not conducted this transfer to their bank account, all new Gifts will be held on reserve by Online Payment Platform.

3.4.2.- **If the amount of the accumulated Gifts received by the Beneficiary exceeds 2,500 EUR**, Online Payment Platform requires identity verification using one of the following two methods:

- (i) Verification of identity with the ItsMe application (for Belgium) or with Idin (for the Netherlands);
- (ii) Proof of identity (front and back). Accepted identity documents are:  
identity card or passport.

The above-mentioned documents are collected by Kadolog in its capacity as a subcontractor of the data controller, namely Online Payment Platform.

The acceptance of the above-mentioned documents is at the discretion of Online Payment Platform. Similarly, the provision of the above-mentioned documents is without prejudice to that of any other identification document that may be requested by Online Payment Platform, with the intervention of Kadolog, in the context of the use of its payment services.

Until Online Payment Platform has all of the information and documents that it deems necessary in order to perform its payment services, Online Payment Platform may reject any payment transaction to the Online Payment Platform payment account of the Beneficiary. Such a decision by Online Payment Platform shall not give rise to any compensation. Similarly, Kadolog cannot be held responsible for any such decision by Online Payment Platform.

3.4.4.- Other limits or blocking, in addition to those mentioned above may be activated by Online Payment Platform at any time, in the event of the suspicion of fraud.

### **3.5.- Fate of inactive payment accounts**

In the special circumstances of the death of a Beneficiary, their legal claimants or their representative have the responsibility of informing Online Payment Platform. Online Payment Platform will take the necessary steps to verify their identity (if the identity of the Beneficiary has not yet been verified) and settle the funds with their heirs.

### **3.6 Confidentiality and processing of your data**

With regard to the confidentiality and processing of personal data in connection with online payments, the user is referred to the following page <https://onlinepaymentplatform.com/en/privacy> on the Online Payment Platform website.

### **3.7.- Blocking the Online Payment Platform payment account**

Beyond the scenarios already covered in article 3.4, Online Payment Platform may decide to block a payment account at any moment.

## **ARTICLE 4 – ONLINE PAYMENT PLATFORM TERMS FOR USE OF PAYMENT SERVICES BY PAYER(S)**

### **4.1.- Prerequisites to using the Online Payment Platform payment services**

4.1.1 Any Donor who wishes to use the Online Payment Platform payment services, and thus make their Gifts via online payment, must meet the following cumulative conditions, subject to what is stated in article 4.2.:

- (i) **Declaring that they are a natural person of legal age and capacity, acting on their own account** (Note: Kadolog is more restrictive on this

point than Online Payment Platform in their terms of use);

- (ii) **Providing the following Identification Data:** surname, first name and e-mail address;
- (iii) **Have accepted the Online Payment Platform GTU and the Kadolog SC.**

The Online Payment Platform terms and conditions and the Kadolog SC are available on the websites of Online Payment Platform ([www.onlinepaymentplatform.com](http://www.onlinepaymentplatform.com)) and Kadolog, respectively.

When necessary, Kadolog specifies that in the event of accepting the Online Payment Platform terms and conditions and the Kadolog SC, the Payer declares that they have read, understood and accepted the terms of the said conditions, without any reservations whatsoever. The Kadolog SC may be modified.

If the Payer does not accept the above conditions, they will be unable to use the payment services offered by Online Payment Platform.

4.2.2.- Online Payment Platform is free, for whatever reason and without needing to justify its decision, to refuse a Payer's payment. Such refusal shall not give rise to any compensation. Similarly, Kadolog cannot be held responsible for this refusal.

4.2.3 - Online Payment Platform will inform the Payer via Kadolog that the payment has been refused.

### **4.3.- Description of the Online Payment Platform payment services**

4.3.1 - Any Payer who uses the Online Payment Platform payment services has access to the secure payment system set up by Online Payment Platform, which incorporates the SSL standard.

The payment order is irrevocable. When paying by credit card, the amount is charged immediately at the time of the transaction.

As Kadolog is a third party to the payment transaction, the Payer acknowledges and accepts that any request relating to the performance of the Online Payment Platform payment services will be addressed to Kadolog by sending the claim form available on the website under the 'Help' tab. This is also available on the Online Payment Platform website. In particular, Kadolog does not give any guarantee whatsoever as to the ability

to execute online payments from a country outside the Euro zone or from a country temporarily or permanently rejected by Online Payment Platform.

4.3.2.- When a Gift is made through the Online Payment Platform payment system, the Payer automatically receives a confirmation of payment from Kadolog, who is informed of the payment by Online Payment Platform, containing all payment information, including the date and time of payment.

4.3.3.- Online Payment Platform operates its payment service within the legal time periods, without prejudice to its right (i) to refuse to execute a payment, especially for exceeding the limits referred to in article 4.4 and/or the Payer's failure to provide identification documents referred to in the same article, refusal fo the payment card, insufficient funds in the available balance, etc. or (ii)

to reverse a payment transaction that is rejected or cancelled by the payment card issuer.

Kadolog cannot be held liable for any interruption to the Online Payment Platform payment services or any damages resulting from it.

4.3.4.- The Payer agrees to use the Online Payment Platform payment services, in good faith, for lawful purposes only, and in respect of their contractual obligations defined in the Online Payment Platform GTU, as well as the Kadolog SC.

In cases where there is suspicion of fraud, money laundering, or the financing of terrorism or risk affecting the security of the Online Payment Platform payment account or the Online Payment Platform system, Online Payment Platform may immediately block the use of the service.

4.3.5.- Kadolog is in no way bound by any reimbursement obligation, as it is not involved in either the relationship between the Payer and the Beneficiary, or the relationship between the Payer and Online Payment Platform.

All costs resulting from such a refund are the sole responsibility of the Payer.

## **ARTICLE 5 – COST TO USE THE ONLINE PAYMENT PLATFORM PAYMENT SERVICE**

The cost to use the Online Payment Platform payment service consists of a flat rate commission of 2.4%, which includes Online Payment Platform (banking) fees and Kadolog (administrative) fees. This is deducted from the amount of each Gift (expressed in Euros and inclusive of all possible taxes) at the beginning of the transaction. The

aforementioned financial terms are available under the ‘Pricing’ tab on the website.

The commission will automatically be collected by Online Payment Platform at the time the Gift is registered to the Payer’s Online Payment Platform payment account.

## **ARTICLE 6 – TREATMENT OF PERSONAL DATA**

6.1.- Kadolog collects, and provides to Online Payment Platform, the Beneficiary’s personal data (the ‘**Beneficiary’s Identification Data**’) necessary for Online Payment Platform to provide its payment services – the purposes of this data treatment are listed on the Online Payment Platform website.

To this end, Kadolog acts as the subcontractor of Online Payment Platform, which is and remains the responsible party within the meaning of the applicable legislation. In this regard, Online Payment Platform undertakes to comply with all applicable privacy protection provisions. In this respect, Online Payment Platform confirms that it has declared the processing of personal data.

6.2.- Kadolog reminds Users that the Beneficiary has the right to access personal data relating to them, and may consult it at any time.

Similarly, the Beneficiary has the right to oppose the processing of such data for marketing purposes and/or to have inaccurate data corrected.

Rights to access, consultation, opposition or correction may be exercised free of charge by sending a request (i) to Online Payment Platform by email, sent via their website, and/or (ii) to Kadolog by e-mail sent to the following email address: [info@kadolog.com](mailto:info@kadolog.com), or by postal mail addressed to the Kadolog Claim Service, which will communicate this data to Online Payment Platform.