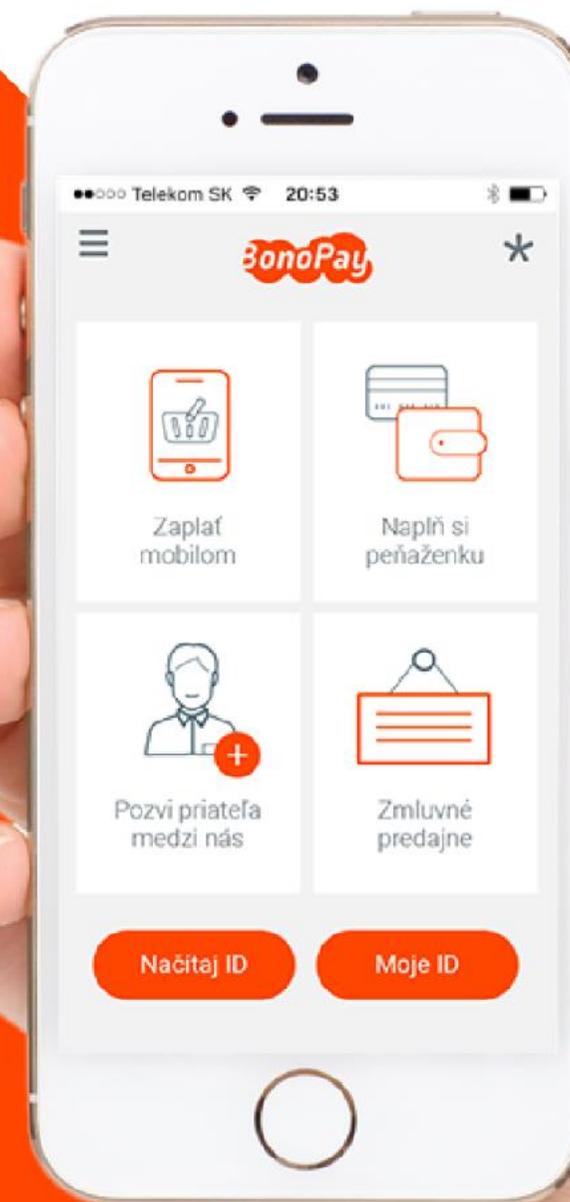


New app on your phone  
for mobile payments

Discounts up to 10% from each  
payment

**BonoPay**



# Why is good to have BonoPay™?



## „Fees inside out“

for every purchase by mobile we pay you, you get rebates from each payment up to 10% \*



## Mobile as a wallet

you can pay your mobile for free 24/7, you send money to your friends and family for free, such as a birthday present, pocket for children...



## You can have it as your second payment account

with fees you know to reduce or eliminate altogether\*\* thanks to earned discount points for realized purchases through BonoPay™ in contract shops

\* We reward only for payments in eshops and contractual shops designated as a place of acceptance BonoPay™, The discount depends on the conditions agreed with the Place of acceptance .

\*\* Active use of BonoPay™ if free of charge (or, in terms of [Pricelist](#)).

# What do I get if I use BonoPay™?



**You get discount points for your realized turnovers,** which can be exchanged for money (always as a businessman and as a citizen annually)



**When you get 7,000 discount points historically (which you will freely use as you like), you will be offered a co-ownership share in the parent company \*** without any investment, only by fulfilling the formal conditions. Co-ownership will bring you more profit shares of made turnovers in accordance with the terms, which apply to it.



**Mobile payments are simple and secure** replace the amount of loyalty cards by simply using your mobile via BonoPay™ app.

\* In accordance with Bylaws of Naše Finančné Družstvo [NFD Bylaws](#) and [application form](#)

# Where to use BonoPay™



in hundreds of contractual eshops and stores, to view the list of places of business click [HERE](#)



each BonoPay™ client has an Internet banking service that he uses to make payments as a regular bank account\*



on reciprocal payments between friends and family

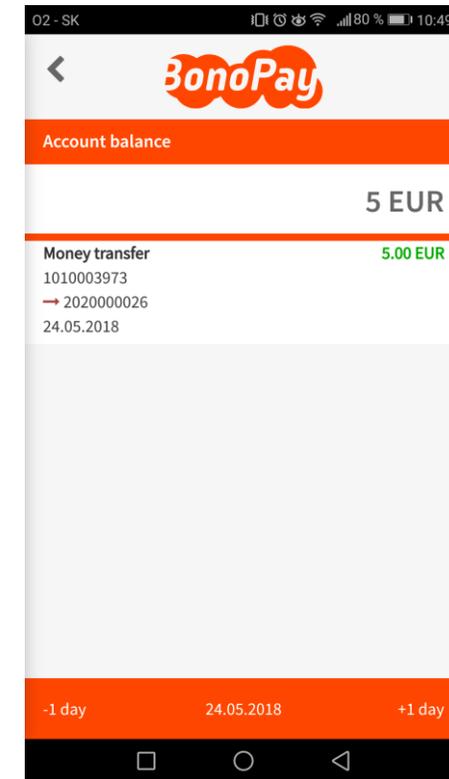
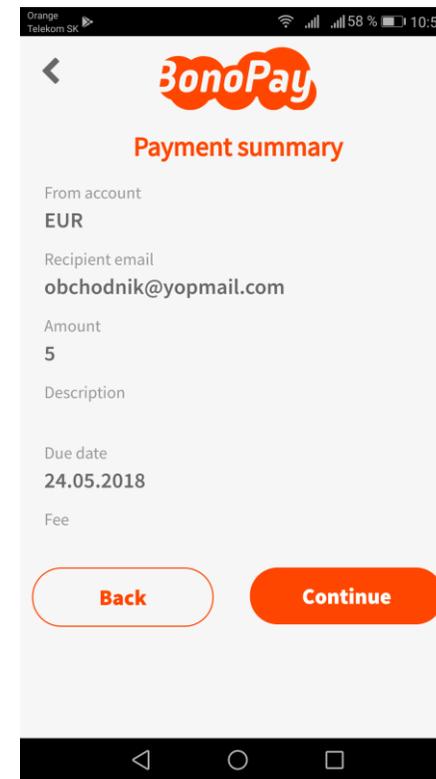
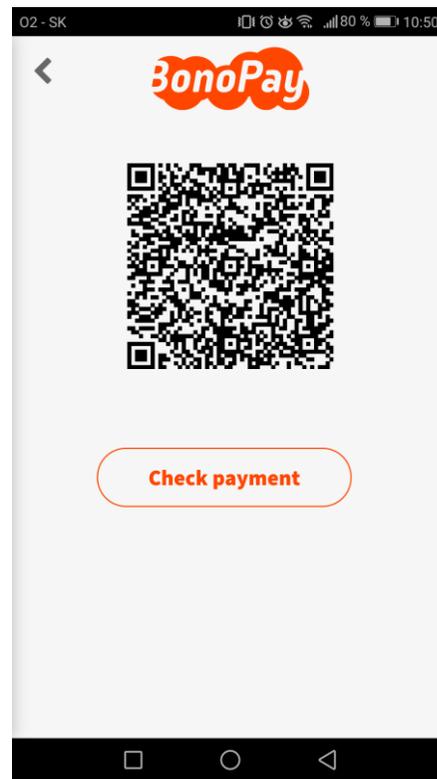
\* Within the meaning of the [General Business Terms](#), [Framework Agreement](#) and [Pricelist](#)

# How is the payment made?

Vendor enters the purchase amount into the application (a QR code is generated automatically)

The customer attaches his own phone, reads the QR code and confirms the transaction with only one click...

The vendor receives the money immediately to a Payment Institution account from where he will send the money to any bank free of charge.



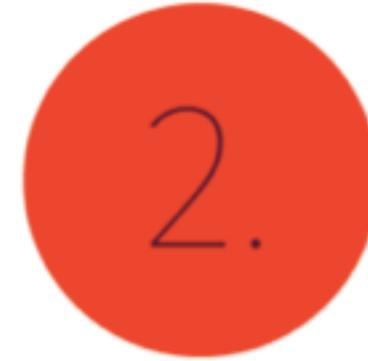
Every customer can quickly download the application to his/her phone, charge the account online with a payment card and instantly make a payment...

# How to proceed



## Download the application

search for **BonoPay** in Google Play or App Store



## Create your access data

after opening the application it will ask you to set up your email, password, and to verify your data.



## Charge your BonoPay™ wallet

online via credit card or bank transfer

**ALL DONE ! You can start shopping and getting discount points up to 10% from each payment.**

# Co-ownership without investment ONLY for purchases via BonoPay™



Discount points will **refund** the fees on your account, so you can have your account free of charge.\* They will also be accumulated on your account and can be exchanged for money.



Get historically 7000 discounts and become a member of NAŠE FINANČNÉ DRUŽSTVO Cooperative that is the parent company of a Payment Institution\*\*



Become a co-owner of a Payment Institution and earn a **profit share** in the Payment Institution's parent company (Naše finančné družstvo)

\* When actively used, BonoPay™ is free of charge (or in the sense of the [Pricelist](#)).

\*\* within the meaning of the Naše finančné družstvo Cooperative statutes [NFD Statutes](#) and [the application to the Cooperative](#)

# Become a client of a payment institution and download our BonoPay™ gift to your phone

loyalty program and payment services in one



## Attachments

[Pricelist of Payment Institution](#)

[Payment Institution statutes](#)

[General terms and conditions of Payment Institution NFD a.s.](#)

[Business terms - bonuses](#)

[Framework Contract about on the provision of payment services](#)

[NFD Bylaws](#)

[Application form NFD](#)

For more information, please contact [info@pay-institution.eu](mailto:info@pay-institution.eu)



Mobile payment platform for stores and people