



## "Pay later with OVS"

### 1. The Service

Via the Noosa platform, Pay Later With OVS (hereinafter "the service") provides for free deferment of payment for your purchases <sup>(A)</sup> on [www.ovs.it](http://www.ovs.it) and in OVS stores adhering to the service (constantly updated list on [ovs.it/stores](http://ovs.it/stores)).

<sup>(A)</sup> *The service is only applicable to purchases with a final cost (net of any discount) of 60-400 Euro, and that do not include the purchase of OVS Gift Cards and subject to approval of the deferment.*

### 2. Who it is intended for

- When purchasing items in participating OVS shops, the service is exclusively for those who are both:
  - adults;
  - resident in Italy;
  - Holders of a Visa or Mastercard credit card <sup>(B)</sup>;
  - holders of OVS<sup>ID</sup> or OVS CARD or Card OVS Kids 0-36 mesi;
  - In possession of an Android or Apple smartphone.

<sup>(B)</sup> *In shops, the service cannot be accessed via a debit or prepaid card.*

- For purchases on ovs.it, the service is reserved solely for people who are jointly:
  - adults;
  - resident in Italy;
  - holders of a Visa or Mastercard credit card or a Visa or Mastercard international debit card <sup>(C)</sup>.

<sup>(C)</sup> *On ovs.it, the service cannot be accessed via a domestic debit card or prepaid card.*

### 3. Requisites for using the service

- For purchases in OVS stores adhering to the service

Simply download the Noosa <sup>(D)</sup> app on your smartphone and access the app through your Noosa account (if already created) or create one by entering your details and your Visa or Mastercard credit card information (onboarding procedure) on the app.

- For purchases on [www.ovs.it](http://www.ovs.it)

If you already have a Noosa account, just access it by following the instructions on the video after selecting "Pay later with OVS" as the payment method for the order.

If you do not already have a Noosa account, simply create one (by entering your details and Visa or Mastercard credit card information during the onboarding procedure) and follow the instructions in the video after selecting "Pay later with OVS" as the payment method for the order.

<sup>(D)</sup> *Download from the App Store (for iOS devices version 10 or later) or Google Play Store (for Android devices version 4.1 or later).*

### 4. How to use the service

- In OVS stores adhering to the service

#### OVS SpA

Sede legale: via Terraglio, 17  
30174 Venezia Mestre, Italy  
T +39 041 2397500 F +39 041 2397630

N. Iscrizione Reg. Imprese Venezia  
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- When intending to make a purchase, the OVS<sup>ID</sup> or OVS CARD or OVS Kids 0--36 Mesi card holder must open the app and request free deferred payment.
  - After a short processing time, the app will indicate the maximum amount that the card holder can defer, together with a bar code to show at the cash till to commence the transaction using the service.
  - At this point, the holder can complete the purchase, asking for their OVS<sup>ID</sup> or OVS CARD or OVS Kids 0-36 Mesi card to be scanned at the cash till and declare that they wish to use the service to make the payment.
  - Once the bar code on the app has been scanned by the cash till, the holder will be able to see the payment plan with instalments and dates on which instalments will be charged on the app, and will sign the free deferred payment contract via an OTP that they receive on their own cell phone registered with Noosa.
  - On completion of the process, the cash till will issue the receipt and the card hold will receive a confirmation email of the deferred payment with the contract.
- On OVS.it
    - Once "Pay later with OVS" has been selected as the payment method for the order, the user will automatically be sent to the Noosa website where – upon accessing their Noosa account (if already created) or creating a Noosa account (by entering their details and Visa or Mastercard credit or international debit card information) - they will see the positive or negative result of their request for free deferred payments. In the event the request is accepted, the user will see their payment plan with instalments and the dates of the amounts charged and can sign the free deferred payments contract using an OTP that they will receive on the cell phone they have registered with Noosa.
    - At the end of the process, the user will be redirected to [ovs.it](https://ovs.it) and will receive an email confirming their deferred payments with the contract and order confirmation.

## 5. Instalment plan details

The amount of the purchase completed using the service will be spread over 3 instalments (if the purchase totals 60 - 79.99 euros) or 4 instalments (if the purchase totals 80 - 400 euros). Purchases of less than 60.00 Euro and higher than 400.00 Euro cannot be paid in instalments.

The instalments are then debited from the card linked to the person's Noosa account:

- The first instalment is debited on the day of purchase.
- The second instalment will be debited in the first month following the purchase.
- The third instalment will be debited in the second month following the purchase.
- The fourth instalment (if any) will be debited in the third month following the purchase.

The instalment amount and the dates it will be debited will be clearly stated before the transaction and will also be communicated by email after the transaction.

## 6. Clarifications about the service

- The service is not applicable to purchases that include OVS Gift Cards.
- It is possible to use the service for part of a purchase rather than the total amount (as long as the the cost of that part is between 60 and 400 euros) solely if the difference is paid in full using OVS Gift Cards (no other form of payment is permitted to pay the difference).

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## 7. Returns

In the event that items purchased using the service are returned:

- If the item(s) was/were purchased in store, in the event of a full or part return (following the procedure set out by OVS, more details on [ovs.it/Resi-e-cambi.html](https://www.ovs.it/Resi-e-cambi.html)), a voucher will be issued by the store for an amount equal to the value of the returned items, while the instalments will be debited in the same way based on the deferred payments plan.
- If the purchase was made on [www.ovs.it](https://www.ovs.it), in the event of a return (following the procedure set out by OVS for online purchases; more details on [ovs.it/sell-policy.html](https://www.ovs.it/sell-policy.html)):
  - If the amount of the returned items corresponds to the full deferred value, once the return process has been completed, the deferred payments plan will be cancelled and the instalment payments already made will be refunded to the user's credit card.
  - If the amount of the returned items is less than the deferred payments value, once the return process has been completed, the deferred payments plan will be recalculated together with the amount of each instalment, starting from the last one, and the user will receive an email with details of the new deferred payments plan.

OVS S.p.A. reserves the right to suspend usability of the service in our OVS stores and and/or on [www.ovs.it](https://www.ovs.it). at any time and without prior notice.

OVS S.p.A. and its partners do not accept liability if individuals are not able to access the App Store or Google Play Store and/or to install the app and/or to create an account on the app and/or to use the app to activate the service, due to force majeure or other reasons not attributable to them (for example: due to the temporary non-availability of the network, an overloaded network, use of a device and/or browser that is no longer supported, due to restrictions dictated by the configuration and/or the settings on the individual's smartphone etc).

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