

LEGAL ENTITY ARGAN OIL BY MAIN	COMMERCIAL BRAND Bröderna Mains	BUSINESS ID (Y-TUNNUS) FI31888081	JURISDICTION & DOMICILE Mariehamn, Åland Islands, Finland
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Payment Processing & Digital Wallet Statutory Terms

Governing Card Acquiring via Stripe, In-App Closed-Loop Ledger, Cashback Rewards, and Financial Security.

1. Regulated Payment Intermediation

1.0

All online debit and credit card transactions executed through Bröderna Mains platforms are processed by **Stripe Technology Europe, Limited**, authorized as an Electronic Money Institution by the Central Bank of Ireland (Reference C187865). All transactions adhere to stringent **PCI-DSS Level 1** data encryption standards. Bröderna Mains never stores or inspects raw cardholder numbers or CVV codes.

2. Supported Payment Instruments

2.0

We accept major credit and debit cards (Visa, Mastercard, American Express), Apple Pay, Google Pay, local Swedish Swish payments, and prepaid in-app balances via the Bröderna Mains Digital Wallet. All charges are settled in Euros (EUR) or Swedish Krona (SEK).

3. Closed-Loop In-App Digital Wallet Architecture

3.0

The Bröderna Mains Digital Wallet operates strictly as a closed-loop customer loyalty and prepaid balance ledger (user_wallets):

- Non-Banking Facility:** Wallet balances do not constitute bank deposits, earn no interest, and are not transferable to external banking institutions or third-party users.
- Utility:** Wallet credits may be utilized exclusively for purchasing food, side dishes, beverages, and delivery services directly through Bröderna Mains.
- Mains VIP Cashback:** Earned loyalty cashback rewards are credited automatically to the user's wallet balance upon successful order delivery.

4. Fraud Prevention & Chargeback Defense

4.0

Orders flagged with elevated fraud risk scores by Stripe Radar will undergo automated secondary authentication (3D Secure 2.0). Customers who initiate illegitimate or fraudulent payment disputes for successfully delivered food will face immediate account blacklisting and debt referral under Finnish commercial claims law.

Statutory Swedish Advisory: Priser & Moms

§ SV-MOMS

Priser och mervärdesskatt (Moms): Alla priser som anges i appen är i euro (€) och inkluderar lagstadgad finländsk mervärdesskatt (moms) för livsmedel (13.5%). Innan du bekräftar och betalar din beställning visas en tydlig sammanställning i kassan. Där skickas och specificeras priset på maten, tillval samt eventuella service- eller leveransavgifter.

Digitalt kvitto: Efter slutförd betalning skickas ett officiellt digitalt kvitto med fullständig momsspecifikation till din registrerade e-postadress.

FOR THE OPERATING ENTERPRISE

ARGAN OIL BY MAIN / Bröderna Mains

General Management • Business ID: FI31888081 • Mariehamn, Åland, Finland

CORPORATE
SEAL

FI31888081

LEGAL & REGULATORY COMPLIANCE UNIT

Regulatory Oversight & Audit Desk

Formally Reviewed & Adopted for 2026 Production Infrastructure •
Date: 16.09.2026