



TERMS AND CONDITIONS

Effective Date: 1 December, 2025

1. E-SIM SERVICE

- 1.1. These are the terms and conditions (the “**Agreement**”) for the supply of voice, SMS/MMS/RCS and/or data services (the “**Primary Services**”) as well as any Additional Number (defined below) (Additional Numbers, together with the Primary Services, the “**Services**”) provided by 1GLOBAL Operations (Poland) Sp. z o.o. (“**1GLOBAL**”, “**we**”, “**us**”, “**our**”) to end users (“**you**”, “**your**”).
- 1.2. When you purchase the Services through Revolut Ltd’s (“**Revolut**”) app, you are entering a contract with 1GLOBAL Operations (Poland) Sp. z o.o., a company incorporated under the laws of Poland registered in the Register of Entrepreneurs of the National Court Register kept by the District Court for the Capital City of Warsaw, XIII Commercial Division of the National Court Register (KRS), under KRS number KRS 0000286943, share capital: PLN 50,000, REGON 220473892, NIP 5851435278, having its registered office at 1GLOBAL Operations (Poland) Sp. z o.o., Al. Jerozolimskie 123A, 02-017 Warszawa, Poland.
- 1.3. A copy of these terms is available at <https://www.1global.com/legal/revolut/terms-and-conditions>.
- 1.4. Do not purchase or use the Services if you do not wish to be bound by these terms and conditions. Conditions that deviate from these terms and conditions are only applicable if we have agreed to them in writing.

2. COMMENCEMENT AND DURATION

- 2.1. The contract is formed and takes effect when you receive our order confirmation or upon activation of the Services, whichever occurs first.
- 2.2. Your Services will be activated immediately after you successfully complete the purchase, provided you have a 1GLOBAL eSIM installed and you are connected to the network.
- 2.3. The validity of your bundle depends on the specific plan you choose at the time of purchase. The validity of the plan will be communicated to you during the purchase process and described in the contract summary.
- 2.4. You can only use the Services if you also have an active Revolut personal account. The Services will be unavailable at the same time your Revolut personal account is closed.
- 2.5. This Agreement remains in full force until terminated by you or by us as permitted under these terms.
- 2.6. Revolut acts on behalf of 1GLOBAL in connection with Services offered through the Revolut app. Any communication made between you and Revolut in the context of customer support or product lifecycle shall be deemed to have been made directly to 1GLOBAL. This includes, without limitation, service-related inquiries and any formal notices permitted under these Terms and Conditions.

- 2.7. The Primary Services renew on a monthly recurring basis on the same calendar day of each subsequent month as the original activation date. For activations on the twenty-ninth (29th), thirtieth (30th), or thirty-first (31st) day of any month, the first billing cycle will end on the twenty-eighth (28th) day of the following month and all subsequent renewals will occur on the twenty-eighth (28th) day of each month thereafter, including in February or in any month where the selected calendar day does not exist. Such variations do not affect the applicable charges for the Primary Services, unless required by applicable law, in which case charges will be adjusted proportionally.

3. SERVICES DESCRIPTION

- 3.1. We shall provide voice, SMS, and data services based on the capabilities of our eSIM. The eSIM includes an electronic profile that you must download to your device and activate it. The volume of voice minutes, SMS, and data will be detailed at the time of purchase. Unused Services expire at the end of the bundle period and are non-refundable unless required by law.
- 3.2. Our Services are based on this Agreement, the respective [Service Description](#) and the [Price List](#), which can be found on <https://www.1global.com/legal/revolut/terms-and-conditions>.

Availability

- 3.3. We aim to provide high-quality services; however, availability of the Services may be affected by factors beyond our control, such as maintenance, network traffic, or environmental conditions. We will ensure continuity of the Services to the extent reasonably possible and in line with applicable law and service quality standards.
- 3.4. We reserve the right to choose our network operators and technology partners. We may disclose and use your personal data in compliance with our Privacy Policy to deliver the Services. Our Privacy Policy is available at <https://www.1global.com/legal/revolut/terms-and-conditions> - Privacy Policy.

Value-Added Services

- 3.5. Each subscription for Primary Services includes one mobile number, which is your primary number for making and receiving calls and sending SMS. You will be able to call ordinary fixed-line and mobile numbers as part of your subscription. You will also be able to send SMS to mobile numbers. You will not be able to call other non-geographic numbers, premium rate numbers, directory assistance, or send premium rate SMS.
- 3.6. In addition to your primary number, you may purchase additional numbers. You may have up to three (3) active additional mobile numbers linked to your Primary Services (each an “**Additional Number**”) at a time. You may purchase a maximum of three (3) numbers per day and up to ten (10) per year. Additional Numbers can receive calls and SMS but cannot be used for making calls or sending SMS. The numbers constituting an Additional Number can be (i) assigned randomly or (ii) a VIP Number. A monthly fee for each Additional Number, will be specified in our current Price List and presented to you before you

confirm your purchase. You may only purchase Additional Numbers if you have active Primary Services. All Additional Numbers expire and are non-refundable if your Primary Services are terminated unless otherwise required by law.

- 3.7.** You may purchase a number selected by you from a list of available numbers (a “**VIP Number**”) at the time of purchasing your Primary Service, to be used as your Primary Number (in which case it must be linked to a Primary Service), or after your initial purchase, to be used as an Additional Number linked to your Primary Service (in which case it is subject to the restrictions applicable to Additional Numbers). VIP Numbers are subject to availability and can be purchased for a one-off fee.

Promotional Features

- 3.8.** We may make promotional services or features available to you from time to time at no cost to you (“**Promotional Features**”). We shall determine the characteristics of Promotional Features in our sole discretion. 1GLOBAL, or Revolut on 1GLOBAL’s behalf, will publish the characteristics of a Promotional Feature in special terms at the time such Promotional Feature is launched.

Roaming

- 3.9.** Your use of the Services while roaming is subject to applicable laws and may incur additional charges.
- 3.10.** Roaming is limited to up to 90 days in any country. Prolonged or semi-permanent roaming may lead to suspension of Services. If this happens, you will be notified once you reach your fair use limits and before any surcharges are applied.
- 3.11.** No Out-of-Bundle or additional roaming charges apply, unless an additional service is offered, to which such charges apply. You will be informed about this before the commencement of any such service. All usage is limited to the selected prepaid bundle.

Suspension

- 3.12.** From time to time, we may need to upgrade, modify, or maintain the Services. During such activities, the Services may be temporarily unavailable. We will make reasonable efforts to minimize disruptions and, where feasible, notify you in advance.
- 3.13.** We reserve the right to suspend or block the Services in the following situations:
- If there is a justified suspicion that the Services or your connection are being misused or manipulated by third parties;
 - If you materially breach the terms of this Agreement;
 - If we are investigating a complaint involving alleged harassment, threats, unwanted communication, or spam;
 - If you fail to provide necessary information for regulatory or legal compliance (e.g., identity verification, anti-fraud, or security requirements);
 - If unauthorized or fraudulent use of the Services is suspected;

- If required by a competent authority, regulatory body, or emergency services;
- To prevent imminent and material damage to our network or to that of our partners, where no other reasonable measure is available;
- For reasons of public safety or national security, including emergency response.

We will give you prior notice before suspending the Services where it is reasonable to do so, unless we are legally prohibited from doing so or there is an immediate risk of harm or misuse. If prior notice is not possible, you will be informed as soon as reasonably practicable afterwards. In accordance with Article 382 of the Polish Act on Electronic Communications, access to emergency numbers, including 112, will be maintained free of charge during any suspension of services, where technically feasible.

Monitoring

3.14. We may monitor the Services to comply with applicable legal obligations, ensure regulatory compliance, and protect our network and customers. Any such monitoring will be carried out in accordance with applicable data protection laws, including the EU General Data Protection Regulation and the Polish Act on Electronic Communications.

Emergency Services

3.15. Access to emergency services (such as 112) is available free of charge through your eSIM, provided your device supports emergency calling and you are within network coverage. We will make every effort to ensure emergency access is maintained, where technically feasible.

3.16. If you have accessibility requirements (e.g., hearing or visual impairments), we will provide reasonable support to ensure you can use the Services. Please contact us at help@1GLOBAL.com for assistance.

4. YOUR OBLIGATIONS

Use

4.1. You agree to:

- Use the Services in accordance with this Agreement and applicable laws, including but not limited to the Polish Act on Electronic Communications and Act on Counteracting Unfair Market Practices;
- Configure your device to use the Services;
- Notify us immediately if your device is lost or stolen, to prevent unauthorized usage.

4.2. You must not:

- Misuse the Services, including sustained or automated activity that exceeds what would reasonably be expected from individual, non-commercial use - as outlined in the [1GLOBAL Acceptable Use Policy](https://www.1global.com/legal/revolut/terms-and-conditions), available at: <https://www.1global.com/legal/revolut/terms-and-conditions> - Acceptable Use Policy;
- Use the Services for any fraudulent or illegal activity;

- Resell or commercially exploit the Services; or
- Cause harm to our network or disrupt other users' access.

4.3. If we have reasonable and objective grounds to believe that you are misusing the Services or violating Section 4.2, we may take proportionate technical or contractual measures, such as restricting or suspending service access. In cases of material breach of contract or fraudulent use, we may terminate the Agreement without notice, provided that we notify you in writing via email and give you an opportunity to respond or remedy the issue. Immediate termination without prior notice is permitted only if justified by the severity or urgency of the situation, such as fraud, criminal misuse, or risk to network integrity.

4.4. In cases of fraud that prevent payment collection for the Services, we may suspend or terminate affected Services if continuing the Agreement would be unreasonable. Fraud includes but is not limited to:

- Providing false or misleading information to obtain Services;
- Non-payment due to fraudulent banking activity;
- Unauthorized use of payment instruments (e.g., stolen cards, identity misuse, unauthorized bank details).

Any suspension or termination will occur only after verification by 1GLOBAL. You will be notified by e-mail with the details and given steps to resolve the issue.

4.5. You are responsible for deleting the eSIM from your device before transferring it to another person. Failure to do so may result in unauthorized access and continued usage of your Services.

4.6. You must follow reasonable security procedures regarding the use of our Services. We may contact you if a security issue arises that could affect your use of the Service or our network.

Lost or Stolen Device

4.7. You must inform us as soon as possible if the device on which the Services are activated is lost or stolen. Please contact us at help@1GLOBAL.com or through Revolut's in-app support. We will take appropriate steps to suspend or block the Services to prevent unauthorized use from the moment we receive your notification. You may be held responsible for any usage only until the time of your notification, unless otherwise provided by law.

Content

4.8. You are solely responsible for all content transmitted using the Services. While we strive to ensure reliable transmission and storage, we cannot guarantee that content will be saved or remain free from loss or corruption. We recommend keeping your own backups to protect your data.

5. PRICES

5.1. The charges associated with the Services will be made available to you before purchase and can be accessed in our [Price List](#). By purchasing the Services, you agree to these charges.

- 5.2.** The charges you pay for the Services are inclusive of value-added tax (VAT) and any other similar sales taxes, duties, or levies imposed by any authority.
- 5.3.** Charges for the first period of an Additional Number purchased will be calculated as follows:
- a) If you purchase an Additional Number before we collect payment for the next renewal of the Primary Services your charges will be proportional to your period of use from the Additional Number purchase date to the renewal date of your Primary Service. All subsequent charges for the Additional Number will be billed together with the Primary Service.
 - b) If you purchase an Additional Number after we have collected payment for the upcoming renewal of the Primary Services, but prior to the renewal date, you will be charged only the monthly fee for the Additional Number for the next billing cycle. You will not be charged for the period between the purchase date and the renewal date of your Primary Services. You may begin using your Additional Number immediately. All subsequent charges for the Additional Number will be billed together with the Primary Service.
- 5.4.** We reserve the right to increase or make changes to the charges for the Services in accordance with clause 9, which includes your right to receive advance notice and terminate the Agreement without penalty if you do not accept such changes.

6. PAYMENT AND REFUND POLICY

- 6.1.** The validity period of the Services begins upon activation and is payable immediately. For each subsequent period, you must pay for the Services seven (7) days in advance of the renewal date (the **"Payment Due Date"**).
- 6.2.** Your access to the Services will be automatically suspended upon depletion of your bundle (if applicable) or upon expiration of the validity period, if you cancel the renewal. Payments may be processed through Revolut Pay or other available payment methods.
- 6.3.** Since Services are prepaid, they are not subject to deferred payment terms or arrears. Blocking of the Services applies only upon bundle expiration, suspected misuse, or as permitted under Section 4 of this Agreement and applicable Polish law.
- 6.4.** Where applicable calls within the EEA are billed per second after an initial minimum charging period of up to 30 seconds. Where applicable, calls to countries outside the EEA are rounded up to the nearest minute.
- 6.5.** Refunds for unused Services are not provided unless required by applicable Polish law (e.g., defective service, non-performance, or valid withdrawal). Refunds may also be issued at our discretion in individual cases.
- 6.6.** Charges for the Services, other than one time charges for VIP Number, are levied on a monthly basis as described in clauses 2.7 and 3.6. The duration of a billing cycle may vary depending on the number of

days in the relevant month. Charges remain unchanged where such variation results solely from the length of the calendar month. Where the Primary Services are provided for only part of a billing cycle due to activation, suspension, or termination, any charges for that cycle shall be prorated or refunded in accordance with applicable law. No prorations, adjustments, or refunds shall be made for variations in the number of days in a month, except as required by applicable law.

7. TERMINATION OF THE SERVICES

- 7.1.** All domestic subscriptions operate on a monthly rolling basis, renewing automatically at the end of each billing cycle unless canceled by you. No refunds or prorated adjustments will be provided for cancellations during an active billing cycle, including prepaid bundles, unless required by applicable law (e.g., in cases of service failure).
- 7.2.** If you experience a continuous or regularly recurring service disruption, and we fail to resolve the issue within a reasonable grace period, you may terminate the contract in accordance with Article 380 of the Polish Act on Electronic Communications.
- 7.3.** Both parties may immediately terminate this Agreement if the other party materially breaches any term of this Agreement and the non-breaching party cannot reasonably be expected to continue to adhere to the Agreement. No refunds will be provided for any unused data bundle upon termination; any claims for damages remain unaffected. 1GLOBAL is entitled to immediately terminate this Agreement if:
- The consumer misuses the Services, including harmful fraudulent activities and harmful excessive use of the Services, if this is not immediately terminated despite a written warning and further adherence to the contract is unreasonable for 1GLOBAL. 1GLOBAL will provide a written warning and reasonable deadline to remedy the breach, except where the breach poses an immediate risk to network security or legal compliance, in which case immediate termination may apply; for reasons of unreasonableness, the warning can be waived in individual cases, in clear, justified circumstances and documented accordingly.
 - Your Revolut personal account is closed.

Revolut will notify you in writing or electronically on the Payment Due Date of 1GLOBAL's intention to restrict the Services at renewal if you fail to pay any amounts due for the Services. You will have six (6) days from receipt of such notice to settle your payment. If you fail to make the payment within this period, 1GLOBAL may restrict your access to the Services - for example, by blocking outgoing voice calls, SMS, and data transmission - provided that such restriction is technically feasible and economically justified, and your ability to make emergency calls is not affected.

If, after thirty (30) days from the renewal date, you have not made the payment, 1GLOBAL may suspend all remaining Services, limiting your usage solely to emergency calls.

If you still fail to make the payment within an additional thirty (30) days, 1GLOBAL may disconnect your Service and may recycle your number.

Upon receipt of full payment, 1GLOBAL will resume the Services without undue delay, and no later than three (3) days from the date of payment. A new monthly recurring period for the Service starts on the day the Service is resumed. All notices under this clause will be provided free of charge, either on a durable medium or electronically.

- 7.4.** If the contract covers a bundle of services, and one of the services is not provided in accordance with the Agreement, you may terminate the entire bundle in accordance with Article 305(2) of the Polish Act on Electronic Communications.
- 7.5.** You have the right to withdraw from this Agreement within 14 days from the date of conclusion, without giving a reason, in accordance with the Polish Consumer Rights Act. If you requested us to begin providing Services before the end of the withdrawal period, any refund will be reduced proportionally to the Services used. If the Services have been fully performed before the expiry of the withdrawal period, and you have given your prior express consent and acknowledgment that you will lose your withdrawal right once the Services are fully performed, you will no longer be entitled to withdraw from this Agreement. Your right of withdrawal does not apply to VIP Number purchases as the service will be fully performed upon a VIP Number being made available to you. A model withdrawal form can be found at <https://www.1global.com/legal/revolut/terms-and-conditions> - Cancellation Policy.
- 7.6.** You must communicate your desire to cancel the Services in text form (e.g., via email or letter). You may cancel the Services via the Revolut app or by sending an email to support@revolut.com.
- 7.7.** If the time associated with your Services has expired, you will no longer be able to use the Services unless you make a further purchase.
- 7.8.** We may terminate this Agreement immediately if we are unable to provide the Services due to unforeseeable technical, legal, or regulatory reasons, such as major network failures, new laws or regulations prohibiting service provision, or decisions by regulatory authorities. In such cases, you will be entitled to a pro-rata refund of any unused prepaid Services.

8. LIABILITY

8.1. This clause sets out our financial liability to you in respect of:

- The provision of the Services;
 - Any breach of this Agreement;
 - Any use made by you of the Services; or
- Any representation, statement, or tortious act or omission arising under or in connection with the Agreement.

8.2. We shall not be liable for failure to perform or improper performance of the Services if:

- 8.2.1.** the cause is force majeure, i.e., an event beyond our control and not resulting from our failure to exercise due diligence or an external, unforeseeable, and unavoidable event, such as natural disasters or other acts of God;
- 8.2.2.** the failure or improper performance results from your fault, including but not limited to failure to comply with this Agreement, the Price List, or requirements set out in other regulations applicable to the packages or Services; or
- 8.2.3.** it arises because your phone or device used to access our Services does not meet the technical parameters or does not support certain types of Services we provide.
- 8.3.** In other cases, we are liable for failure or improper performance of the Services only up to the amount of damage you have incurred as a result. If you are not a consumer, we shall not be liable for lost profits.
- 8.4.** If we fail to provide all Services for more than 24 hours, you may claim a contractual penalty for each commenced 24-hour period of interruption. The penalty amount is 1/30 of the average value of the Services used by you in the last 3 calendar months before the complaint date. If the Agreement has lasted less than 3 months, the penalty is calculated pro-rata for the entire period.
- 8.5.** If some of the Services are not provided for more than 24 hours, you may claim a contractual penalty of 1/60 of the average value of the Services used in the last 3 calendar months before the complaint. If the Agreement has lasted less than 3 months, the penalty is calculated pro-rata for the entire period.
- 8.6.** These penalties do not accumulate. You cannot claim them after 12 months from the end of the billing period in which the interruption occurred, nor for interruptions exceeding 12 months in total.
- 8.7.** If you are a consumer, you have the right to claim full compensation for damages suffered, which may exceed the above penalties.
- 8.8.** We are liable if we fail to respond properly to security breaches, threats, or vulnerabilities in our security system. Liability is limited to damages actually suffered by you (excluding lost profits if you are not a consumer).
- 8.9.** If we grant you compensation or a contractual penalty, we will pay it within 14 days of sending our response to your complaint.
- 8.10.** We are not liable for securing or failing to secure the device you use to access our Services, the software you use on that device, or any devices connected to it.

9. CHANGES TO THIS AGREEMENT, PRICES, AND SERVICES

9.1. We may unilaterally amend this Agreement if the amendment:

- Is solely to your benefit (e.g., price reduction, new features);
- Is purely administrative in nature and has no negative impact on you; or
- Is directly required by changes in national or EU law.

Such changes do not entitle you to terminate the Agreement.

9.2. If we propose any other changes to this Agreement or to the Services (including pricing or availability), we will notify you at least one month in advance on a durable medium, in accordance with Articles 306-308 of the Polish Act on Electronic Communications. You will be informed of:

- The scope and effective date of the change;
- Your right to terminate the Agreement without cost or penalty if you do not accept the change; and
- The deadline for exercising this right, which shall not be shorter than the effective date of the change.

9.3. You may give notice of termination at any time up to the date the changes take effect. If you do not terminate, the changes will be deemed accepted.

9.4. We may change the monthly subscription price no more than once per calendar year in the following situations:

- to reflect the annual percentage change (positive or negative) in the Consumer Price Index (CPI) published by Statistics Poland (GUS) for the previous calendar year; or
- to reflect specific, documented, and verifiable changes in objective cost-related factors directly affecting the cost of providing the service, limited to:
 - mandatory public charges (e.g. spectrum fees, universal service contributions),
 - regulated interconnection or access charges,
 - new or changed taxes or other statutory obligations directly related to telecommunications services.

Any price change must be proportionate to the actual impact of the above factors and applied symmetrically - both increases and decreases.

We will notify you of any change at least 30 days in advance on a durable medium, stating the reason, the old and new price, the effective date, and your right to terminate the Agreement without penalty if the change is not exclusively to your benefit or required by law.

This clause applies only to agreements with an indefinite term. For fixed-term Agreements, prices remain unchanged for the agreed period unless required by law. The end of a time-limited promotion or discount, as originally agreed, does not count as a price change under this clause.

9.5. Changes to the scope of the Service may also be made where:

- A service feature becomes technically or legally impossible to continue; or
- A regulatory or legal requirement makes a change necessary;

provided the overall balance of rights and obligations is not significantly altered to your disadvantage.

In such cases, we will notify you on a durable medium at least 30 days before the change takes effect. The notice will include:

- a clear description of the change and the reason for it;

- the date on which the change becomes effective; and
- your right to terminate the Agreement without penalty if the change is not exclusively for your benefit or is not purely administrative in nature.

This clause does not apply to changes made with your explicit consent or to time-limited promotions ending as originally agreed.

9.6. Where a change is exclusively for your benefit, such as price reductions or service enhancements, you will be notified but will not have a termination right in respect of that change.

10. NUMBER PORTABILITY AND PROVIDER CHANGE

- 10.1.** You have the right to change your telecommunications provider and to retain your existing number (number portability), in accordance with Articles 325-326 of the Polish Act on Electronic Communications. You may request number porting at any time, including up to one month after your contract with us ends, unless you have waived that right.
- 10.2.** To initiate a provider change, we must receive a valid request that includes your desired porting date and the identity of your new provider. The process is managed by the new provider. We will not interrupt your existing Service until all technical and contractual requirements for porting are fulfilled, unless you explicitly request otherwise.
- 10.3.** The number transfer must be completed no later than one business day from the agreed date of activation with the new provider. If the transfer is delayed, we will continue to provide Services without interruption until the porting is completed, ensuring any disruption does not exceed one day.
- 10.4.** We do not charge any fees for number portability. Additional information on how to port your number is available at: <https://www.1global.com/legal/revolut/terms-and-conditions> - Portability FAQ.

11. SERVICE DISRUPTION AND REMEDIATION

- 11.1.** 1GLOBAL shall be liable for non-performance or improper performance of the Services only to the extent permitted by applicable law. Subject to this section 11, 1GLOBAL's liability for interruptions or failures in respect of the Services due to third-party networks, force majeure, or other causes beyond 1GLOBAL's control are excluded to the maximum extent permitted by law. These limitations shall not apply in cases of willful misconduct or gross negligence by 1GLOBAL.
- 11.2.** In the event of an interruption in the provision of the Primary Services, you shall be entitled to compensation amounting to 1/15 of the average monthly service fee, calculated based on invoices from the preceding three billing periods, for each day of such interruption. The compensation shall not apply to interruptions occurring more than 12 months prior to the claim. No compensation shall be due where the total duration of service interruptions within a billing period is less than 36 hours.

- 11.3.** In addition to the compensation provided under clauses 11.1 and 11.2, for each day during which the Primary Services are interrupted for more than 12 hours, you shall be entitled to a refund equal to 1/30 of the applicable monthly subscription fee.
- 11.4.** Claims for compensation or refunds must be submitted no later than 12 months from the end of the billing period in which the Primary Services interruption occurred, or from the date the Primary Services were improperly performed or were due to be performed.
- 11.5.** The compensation in this section does not limit your right to seek higher damages if permitted under Polish civil law.

12. GOVERNING LAW AND COMPETENT COURTS

- 12.1.** This Agreement shall be governed by and construed in accordance with the laws of Poland, without prejudice to any mandatory consumer protection laws that apply in your country of residence.
- 12.2.** In the event of a dispute concerning the provision of electronic communications services, you may submit a complaint directly to us or initiate out-of-court dispute resolution proceedings with the President of the Office of Electronic Communications (UKE), in accordance with the Polish Act on Electronic Communications. For more details on 1GLOBAL's complaints procedure, please visit our Complaints code.
- 12.3.** We do not participate in other consumer arbitration procedures unless required by applicable law.
- 12.4.** Any disputes arising out of or in connection with this Agreement shall be submitted to the competent Polish courts in accordance with the applicable provisions of Polish civil procedure. If you are a consumer, you may also bring a claim before the court having jurisdiction over your place of residence.