



## RCB Digital Wallet Terms and Conditions - General Terms and Conditions Defined by RCB Bank Ltd (Hereinafter Referred to as the Bank or RCB)

By installing the RCB Digital Wallet (as defined below), you fully and unconditionally accept these Terms and Conditions, which govern the provision and use of your Digital Card(s) and the Wallet:

### Definitions:

**Card** means the RCB debit card or credit card issued by the Bank to a Cardholder as instructed by the customer, as referred to in the General Terms and Conditions of the Bank, whether in plastic or virtual form and/or in Digital Card form, which has been enabled by the Bank for use in RCB Digital Wallet. The Bank will decide at its sole discretion which Card types are enabled for use in RCB Digital Wallet, subject to change or cancellation by the Bank from time to time with or without prior notice.

**Cardholder** means the Cardholder referred to in the General Terms and Conditions of the Bank.

**Card Transaction** means any Card Transaction referred to in the General Terms and Conditions of the Bank (i.e. any purchases of goods and/or services or any cash advance effected by means of the Card). All references to Card Transaction are deemed to include Contactless Transactions effected by means of a Digital Card.

**Contactless Transaction** means any Card Transaction carried out at a point-of-sale terminal or Automated Teller Machine (ATM) facilities through Near Field Communication (NFC) technology by means of the Digital Card, within such transaction amount limits as may be defined by the Bank at its discretion from time to time.

**Digital Card** means a form of the Card to be used for effecting Contactless Transactions at merchant establishments with a point-of-sale payment terminal or Automated Teller Machine (ATM) facilities; this Card form may be used by launching the Mobile Payments Function on an Enabled Device.

**Enabled Device** means a smartphone with NFC capability, a tablet computer, or any other device capable of supporting the Digital Card function.

**General Terms and Conditions of the Bank** means the binding contract between the customer and the Bank, which governs the provision of all services offered by the Bank to the customer.

**Mobile Payments Function** means the contactless Visa or Mastercard payment application, currently known as Visa payWave and Mastercard PayPass (the availability of which is subject to such terms and conditions as the Bank and Visa and Mastercard may from time to time determine), as provided via the Wallet.

**RCB Digital Wallet** application (or **Wallet**) means the application downloaded from the Google Play Store and installed directly on the Cardholder's Enabled Devices supported by the Bank. Cardholders will need to download and launch the Wallet in order to use the Mobile Payments Function.

1. These Terms and Conditions supplement the General Terms and Conditions of the Bank and constitute an integral part thereof. Together they govern the rights and obligations of the Bank and the Cardholder in respect of the Digital Card. Terms and expressions defined in the General Terms and Conditions of the Bank have the same respective meanings when used in these Terms and Conditions, unless otherwise defined in these Terms and Conditions. In the event of any inconsistencies between these Terms and Conditions and the General Terms and Conditions of the Bank, these Terms and Conditions prevail.
2. Digital Cards are issued at the Bank's absolute discretion. Digital Cards are enabled only for Cardholders who already hold a Card in plastic form.
3. Cardholders applying for a Digital Card shall follow the guidance provided by the Bank during the Digital Card installation/initialization and launch in the Wallet. Cardholders bear full responsibility for any failure or delay in doing so.

4. Cardholders shall refrain from setting up and/or using the Digital Card on an Enabled Device running any pirated, hacked, fake, and/or unauthorized applications or in which a software lockdown has been overridden (including, but not limited to, rooted Enabled Devices).
5. Cardholders shall act in good faith and shall exercise reasonable care and diligence in safekeeping the Digital Card. At a minimum, Cardholders shall adhere to the security procedures described in Section F.14 of the General Terms and Conditions. At no time, and under no circumstances, shall Cardholders permit their Digital Cards to come into the possession or under the control of any third party Cardholders shall bear all risks and consequences ensuing from use of the Digital Card by unauthorized parties or for unauthorized purposes.
6. Cardholders shall delete their Digital Card from their Enabled Devices if they upgrade, change or dispose of them and shall re-register their Digital Card to their new device.
7. Upon discovery or suspicion that a Digital Card has come into the possession or under the control of any unauthorized party or that any unauthorized Contactless Transaction has been made, Cardholders shall immediately notify the Bank of the incident, either in person or by telephone. Until such time as the Bank has actually received such notification, Cardholders continue to bear full liability for any and all use of the Digital Card by unauthorized parties or for unauthorized purposes. RCB Telephone Banking: +357 25 355 722.
8. Digital Cards may be used for cash withdrawals in case if Automated Teller Machine (ATM) facilities support Contactless Transactions.
9. Digital Cards may be used for Contactless Transactions at eligible point-of-sale payment terminals that support Contactless Transactions.
10. The Bank will not be liable for any loss or damage or malware infection suffered by the Cardholder's data files, software, Enabled Devices, or other equipment, as may be caused by the installation, launch, and/or use of the Digital Card, the RCB Digital Wallet, and the Mobile Payments Function.
11. Cardholders shall bear sole responsibility for ensuring that they have Enabled Devices capable of supporting use of the Digital Card.
12. Cardholders shall bear all fees, charges, or expenses which may be imposed by mobile phone service providers and/or telecommunications service providers for, or in relation to, the installation and/or use of the Digital Card.
13. Cardholders may cancel or terminate the Digital Card (with or without cancellation or termination of the Card in plastic form) at any time. The Bank may cancel or terminate a Digital Card (with or without termination of the Card in plastic form) at any time, with or without prior notice and with or without cause.
14. You consent to the processing of your personal data, in line with applicable data protection Laws and Regulations and our Privacy Notice, so that we can operate RCB Digital Wallet. You can withdraw your consent at any time and free of charge by uninstalling the application. Withdrawing consent could mean that we can no longer provide the requested services.
15. Biometric data (fingerprint, touch or face ID) are not actually collected, accessed, processed or held by the bank or RCB Digital Wallet application. The biometric data are in fact stored on the smartphone's processor/storage (and/or cloud storage) and the matching is done at the level of the phone. Once the matching is done the phone notifies the application allowing it to contactless communicate with the payment terminal. This functionality can be disabled by uninstalling the application at any time.