



Terms for the Digital Use of the Card – Apple Pay¹

(31.05.2025)

1. Subject of the service

- 1.1 In addition to the terms for the Mastercard Debit, the cardholder may register the Mastercard issued by the Bank for payments for the digital payment methods mentioned in Annex 1 and store the digital card details in the corresponding digital wallets or apps of providers according to Annex 1 (hereinafter "App").
- 1.2 The cardholder can thus initiate contactless payments at automated checkout counters with their mobile devices and the providers' Apps at contracting companies (e.g. retailers) on site. These contracting companies may stipulate a maximum amount for payments.
- 1.3 Online payments in e-commerce with cards for digital use is permissible if the provider (see Annex 1) enables this in their payment process. For this purpose, the cardholder must add the card to an App of a provider. A separate contractual agreement between the cardholder and provider is a prerequisite. Furthermore, cash withdrawals can be made at ATMs if the machines allow for contactless use. The contractual service of the Bank does not concern the functionality or operation of the digital device and Apps in which the card can be stored for digital use.
- 1.4 To secure the registration for digital payment methods, the Bank may require additional authentication, e.g., via SMS one-time TAN.

2. Permissible app; Compatible devices

In order to use a digital payment method, the cardholder requires an App from a provider in accordance with Annex 1. All App are exclusively available through the download options specified in Annex 2. The digital device to be used by the cardholder, such as a smartphone, tablet, smartwatch, or wearable, must be capable of processing an App for digital card payments and have an NFC application (Near Field Communication) for contactless use. An overview of the devices capable of digital payment procedures and their areas of application can be found on the respective providers' websites.

3. Authorisation of card payments

- 3.1 The authorisation of a card payment at contactless automated checkouts or contactless ATMs is performed by the cardholder approving the transaction by unlocking the digital device using the device-specific unlocking mechanisms and by holding the digital device in close proximity to the terminal or ATM..
- 3.2 Permissible unlocking mechanisms may include the entry of a PIN, a passcode, or the use of a biometric feature (such as a fingerprint or facial scan) that is associated with the cardholder.
- 3.3 When using the card at unattended automated checkouts and for contactless payment of small amounts, unlocking the digital device may be dispensed with. The usage limits set by the Bank apply.
- 3.4 During online payment transactions the authorisation of a card payment is carried out by unlocking the digital device with the device-specific unlocking mechanism and approving the payment on the registered digital device.
- 3.5 Once authorization has been granted, the cardholder shall no longer be entitled to revoke the card payment. The

usage limits as determined by the bank shall apply.

4. Duties of care

In addition to the general duties of care arising from the card agreement, the cardholder must ensure that digital payment methods cannot be misused by unauthorised third parties. In particular, the cardholder must ensure that:

- the device lock of the digital terminal is activated,
- he only uses unlocking mechanisms to unlock the digital device that are exclusively assigned to the cardholder themselves,
- he carefully stores the digital device with the digital payment method and no third party has access to the digital payment method,
- in particular, does not disclose the unlocking mechanisms of the digital device to any third party,
- no biometric features of a third party (elements of being) may be stored on the digital device to unlock the digital device,
- an app with the function of a digital payment procedure may only be downloaded onto the digital device through the download options specified in Annex 2,
- he, in the event of theft of the digital device or unauthorised access to the digital payment method, promptly initiates the blocking of the card for digital use,
- the contractual provisions and due diligence obligations from the agreements with the providers applicable to the digital payment procedure are complied with,
- the operating system of the terminal device is regularly updated as soon as the operating system provider makes an update available and
- he ensures, when transferring the digital device to third parties (e.g., in the event of sale or gift), that the third party cannot use the card, for example, by the client deleting the card assigned to the device from the wallet of the respective provider before handing it over to the third party or by resetting the device to factory settings.

5. Client's Blocking Options

- 5.1 The blocking a card can be carried out through the blocking option communicated by the Bank.
- 5.2 The cardholder can deactivate mobile payment methods at any time in the payment service provider's settings by deleting the card in the associated app. To lift the deactivation, a re-registration of the card is required.
- 5.3 A deactivation/blocking or removal of the card for digital use in the App of a provider does not lead to a termination of the card contract. Both physical cards and cards for digital use in payment procedures from other providers can continue to be used without restrictions in this case.

6. Termination of the Card Agreement

Once the termination of the card agreement becomes effective, the cards shall no longer be available for use in digital payments.

¹ Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries

7. Miscellaneous Provisions

7.1 The Bank reserves the right to temporarily exclude or permanently remove the card from mobile payment procedures in order to prevent unauthorised transactions over the credit limit, e.g. in the event of loss or theft of the device.

7.2 Except in cases provided for by law, the Bank accepts no liability for the security, functionality, or usability in the application of mobile payment methods on the devices.

7.3 Otherwise, the terms and conditions for Mastercard Debit apply.

Annex 1 - Digital Payment Methods and Their Providers

PAYMENT PROCEDURE

PROVIDER

Apple Pay (Mobile Payment)

Apple Distribution International Limited

Annex 2 - Permissible Download Options - Apps for mobile payments may only be downloaded through the following digital services

PAYMENT PROCEDURE

PROVIDER

Apple Pay: App Store

Apple Distribution International Limited