

Terms and Conditions of Use of the Invoice Payments Service

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1. Invoice Payment - Service Acceptance

The terms and conditions of use of the Invoice Payments service activated via Banca Transilvania (hereinafter referred to as the “**Invoice Payments Terms of Use**”) represent an agreement, lawfully concluded between Banca Transilvania S.A., a credit institution incorporated in Romania, having its registered office in Cluj-Napoca, Calea Dorobantilor nr. 30-36, registered with the Trade Register under no. J12/4155/1993, tax identification number RO 5022670 (hereinafter referred to as “**BT**” or the “**Bank**”) and you (the “**User**”).

We recommend that you read the full version of these **Invoice Payments** Terms of Use before deciding whether you accept them and continue the activation process for this payment service. If you disagree with any of the provisions herein or if you do not wish to express your consent for the processing of personal data in accordance with the provisions of the [Notice regarding the processing of personal data within the Invoice Payments service](#), please do not activate and do not use this service.

By accessing these functionalities and consenting to these Terms of Use, you expressly authorize Banca Transilvania to access any of your accounts with a third-party provider, on your behalf and for you.

You acknowledge the fact that, if your information available on the accounts with the providers is inaccurate, incomplete, or inadequate, the Invoice Payments service might display incorrect or incomplete information about the providers' invoices.

If, at any time after the activation of the Invoice Payments service, you decide that you no longer agree to these Terms, please delete the providers you have connected to, and if you have activated one of the payment options - Plus Option or Unlimited Option - to unsubscribe.

The Invoice Payments service is provided independently of any other BT Pay service. You can use other BT Pay services without being obliged to activate and/or use the Invoice Payments service.

2. What is the Invoice Payments service?

Invoice Payments is a service provided by Banca Transilvania. This service enables the individual users to pay their utility invoices. Through this service of Banca Transilvania, the users can:

- a. pay the invoices to the agreed providers using one of the methods below:
 - by linking the account of an agreed utility provider;
 - by linking the account to the Pago app and importing the connected providers from the account of the Pago app;
 - by scanning an invoice received from the agreed utility providers, without the previously mentioned configuration;
- b. view the history of the payments made to agreed providers;

3. Invoice Payments Service Activation

The Invoice Payments service is available only to the BT Pay users identified as clients of the bank based on the phone number stored in the bank's records and the date of birth, holding at least one BT card enrolled in the app.

The user can access the Invoice Payments functionality from the main screen of the BT Pay app.

4. Connecting the providers

The BT Pay user can connect the utility providers (hereinafter referred to as the “**Agreed Providers**” or “**Providers**”) from the main screen of the application.


You must agree to the terms of use within the BT Pay app and confirm that you have read the related [Privacy Notice](#). Subsequently, you can select the provider categories that you wish.

Once the providers are selected, you can link every provider in turn by entering the login details requested by each provider.

You can connect to the same provider with different login details, i.e. on several client accounts. As a result, one and same provider will have multiple entries.

For certain providers, the client must **first agree** to the accessing of the data of the account with the provider. In this case, when initiating the connection to the provider from the application, if you have not previously agreed to the accessing, you shall be redirected to the provider’s website where you can agree to the use of your personal data.

Likewise, you can link several accounts related to the consumption points from the same provider.

In case of connecting certain providers, marked in the application with a distinct symbol, respectively , it will be necessary to activate one of the paid options .

So that you do not have to reconnect the account you hold with each provider if you reinstall the BT Pay application, we shall display them automatically after the reinstallation, provided that you use the same credential to login to their accounts.

5. Connecting the Pago account

If you also use the Pago application, you can import the data from the Pago account into the BT Pay application.

Data import mechanism:

- A code for the connection to BT Pay is displayed in the Pago application;
- In the BT Pay application you must enter the email address of the account in the Pago application together with this code displayed in the Pago application;
- If the code and the email address are successfully validated, your Pago account shall be connected in BT Pay.

Once the data are imported, the providers connected via the Pago app and the data about the paid and outstanding invoices shall also be displayed.

This data synchronization takes place only upon the connection of the Pago account via the BT Pay application. Such data shall no longer be synchronized afterwards. Thus, every modification in the Pago app or in the Invoice Payments functionality withing BT Pay shall not be taken over from one app to the other.

Also, if there is an active subscription in the Pago application, it is not taken over in the BT Pay application. If you want to unsubscribe from the Pago application, follow the specific steps of this application

6. Viewing the invoices

After the successful connection of at least one provider in the Invoice Payments functionality, you can view the history of paid invoices and the outstanding invoices, as well.

The outstanding invoices can be viewed either per individual provider, by selecting the provider, or aggregated as total invoices from all the connected providers.

For every outstanding invoice you are provided with the following options:

- View the invoice in pdf format for certain providers;
- Request the payment of the invoice;
- Select the invoice to be paid;

Banca Transilvania shall not be held liable for the accuracy of the information in the pdf invoices available in the Invoice Payments functionality and issued by the providers, such as, including without limitation: the due amount and due date, correct description of the consumption point or the owner of the agreement related to the consumption point.

For any questions or inconsistencies regarding this information, Banca Transilvania shall direct you to the provider that issued the invoice.

7. Invoice payment

You can pay one or several invoices simultaneously, as you choose.

The payment can be made only in full; no partial payments are allowed.

Invoices can be paid from any account attached to a debit or credit card issued by Banca Transilvania for a retail client, enrolled in BT Pay. You cannot make payments with the meal voucher card.

Banca Transilvania does not charge any fee for the payment of the invoices.

Moreover, you can request the amount for the payment of the invoice from another BT Pay user.

The payment is confirmed with the screen unlock method.

Payments are recorded with the date of the day on which the payment was made, the updating of the payer's situation in the provider's records is made according to the provider's procedures, independent of the bank's control.

The Bank will not be liable for any damage or injury that may occur as a result of improper operation of the application, due to objective circumstances.

8. Invoice scanning and payment

You can pay the invoice of certain providers by barcode scanning. In order to use this functionality, you must allow the access to the camera of the device.

In some situations, you must enter certain data for the scanned invoice that you wish to pay. The data to be entered by the user after the scanning of the invoice are established by every provider, according to their requirements.

The payment of a scanned invoice is confirmed with the screen unlock method.

Payments are recorded with the date of the day on which the payment was made, the updating of the payer's situation in the provider's records is made according to the provider's procedures, independent of the bank's control.

The Bank will not be liable for any damage or injury that may occur as a result of improper operation of the application, due to objective circumstances.

9. When/How can providers be deleted from the Invoice Payments functionality?

A provider added in the app can be deleted, regardless of its status: connected, disconnected or unconnected.

If a provider is deleted, you can add such provider at a later date.

The deletion is initiated by tapping the delete button/icon in the detail screen within the Invoice Payments service.

10. Invoice Payment Options

For the invoice payment service provided by BT Pay, you may be able to opt for one of the existing options:

- **Free of charge:** is a free, default option, in which you can make up to four invoice payments per calendar month, except for payments to providers marked with the specific symbol 🍷.
- **Plus Bills:** is an option paid monthly in advance for the following month, in the amount of **5 lei/month**, during which you will be able to make a maximum of 8 invoice payments per month, including from providers marked with 🍷;

- **Unlimited Bills:** it is an option paid monthly, in advance for the following month, in the amount of **15 lei/month**, during which you will be able to make an unlimited number of invoice payments, including to the providers marked with 🏠.

You will be able to select one of the options that require a monthly payment after connecting a minimum of one provider account. The options are visible in the *Settings* section of BT Pay.

If you select *Plus Bills* or *Unlimited Bills* subscription, you will have to select your own card issued by Banca Transilvania in your name attached to the account from which the equivalent value of the selected option will be debited monthly. You have a **trial period** of 15 days, then the first payment for the option will be made using the selected card. The equivalent value of the option will be deducted from the account to which the selected card is attached, regardless of whether you will make the number of payments related to the respective subscription after the 15 days of testing. Thus, the first payment of the selected subscription will be made from the chosen card on the 16th day after selecting the desired option.

Activation of a paid option is shown to you when you want to make more than 4 invoice payments during a calendar month or you want to connect a provider marked with 🏠.

In case of change of the option from the *Plus Bills* option in the *Unlimited Bills* option, at the time of the change, the cost difference between the *Plus Bills* and *Unlimited Bills* option for the current month will be charged.

If you change the option from the *Unlimited Bills* option to the *Invoices Bills* option, the benefits of the *Unlimited Bills* option will remain active until the end of the paid month.

If you no longer hold the account issued by Banca Transilvania and selected for the payment or if the funds available on the account are not sufficient, the option fee cannot be paid and the option shall be terminated. You will receive a notice in this regard within the application;

If you unsubscribe during the trial period, and subsequently subscribe again, you shall pay the selected option fee at the subscription date, as the free trial period is granted once only for a number of 15 days.

If you want to unsubscribe, you can request this via the BT Pay application. The benefits for the current month shall remain active until the end of the paid period.

If you activate a *Plus Bills* or *Unlimited Bills* option and delete the BT Pay application, the selected option **shall not be automatically deactivated**. You must **consider cancelling the option from the BT Pay application** before you delete it.