

## **Terms and conditions of use of the RoPay BT payment service**

Version valid from 23.01.2026

### **1. RoPay Alias - acceptance of the use of the service**

The terms and conditions of use of the RoPay payment service activated through Banca Transilvania (hereinafter referred to as the "**RoPay BT Terms**") constitute a contract, legally concluded between Banca Transilvania S.A., a credit institution established in Romania, with registered office in Cluj-Napoca, str. Calea Dorobantilor nr. 30-36, Cluj County, correspondence address in Cluj-Napoca, Dorobantilor Street no. 30-36, registered with the Trade Register under no. J1993004155124, unique code RO 5022670 (hereinafter referred to as "**BT**" or "**bank**") and you (**the "User"**).

We recommend that you read these RoPay BT Terms in full before deciding whether to accept to use this payment service. If you do not agree with any of the provisions of these terms or if the processing of personal data according to the provisions [of the Information Note on the processing of personal data within the RoPay service](#) does not meet your expectations, please do not use this service.

If, at any time after activating the RoPay Alias service, you decide that you no longer agree to these Terms, please proceed to deactivate the service by deleting your alias.

The RoPay Alias service is offered independently of any other BT service, to adult customers, current account holders. You can use other BT services without being obliged to work and/or use the RoPay service.

### **2. What is the RoPay payment service and who offers it?**

RoPay is a payment service offered by **Banca Transilvania** in collaboration with **Transfond** and other banks in Romania that have adhered to [the RoPay Scheme](#) Ruleset (hereinafter referred to as "**participating banks**").

The RoPay service enables instant payments by scanning **QR codes** or **using an alias (mobile phone number)**, in accordance with the rules of the RoPay Scheme.

RoPay provides users with:

- **The SPL RoPay Service (RoPay Alias)** – facilitates the initiation of payments or payment requests based on an alias (mobile phone number) associated with an IBAN account registered in the SPL RoPay system.
- **The QR code–based service** – allows payments to be initiated by scanning a QR code generated by the beneficiary, usable in proximity payments, in the online environment (e-commerce/m-commerce), or for bill payments.

In order to make it possible to use **RoPay Alias**, BT transmits to Transfond the information about you necessary for the provision of this service, which are: telephone number, IBAN of the BT current account, name and surname with which you appear in BT's records.

To use **RoPay Alias**, if a customer of a participating bank initiates a payment through your phone number in RoPay Alias, the participating bank of the initiator of the transaction needs to query the Transfond database for the phone number, IBAN of the BT account, name and surname, and Transfond will provide this information, regardless of whether the initiated transaction will be completed or not. Details about the processing of these personal data can be found in the specific information note regarding the processing of personal data within RoPay.

### 3. How to activate RoPay?

Activating the **RoPay Service based on QR code** does not require any prior action on your part.

Within the **RoPay Alias** service, a user's phone number is used as a proxy/alias for an account number (IBAN). A phone number can be associated with a single account in the Transfond database for the RoPay Alias service.

You will be able to use RoPay Alias on a phone number that is already enrolled in this service (by a BT customer or another participating bank) only if you are able to prove that you use this phone number. If you manage to provide this proof, the respective phone number will be attached to your data, the data of the customer who previously declared them being overwritten.

The phone number of RoPay Alias users is essential for the proper functioning of the service. You undertake to update your phone number for RoPay Alias, if it changes.

### 4. How does RoPay work?

**RoPay QR Code–Based Service** – The service enables instant payments through the scanning of a QR code, whether static (displayed by the beneficiary or merchant) or dynamic (generated at the POS/mPOS terminal), as well as in the digital environment (e-commerce). Users can initiate or accept payments in various scenarios, such as:

- **Person-to-person transfers in proximity** (the beneficiary generates the QR code, and the payer scans it);
- **Payments to merchants** via static QR codes displayed in the merchant's application or on dedicated materials, or via dynamic QR codes displayed on POS terminals;
- **Online payments** by scanning the QR code displayed on the merchant's checkout page or through secure redirection (deeplink) from the merchant's page to the BT Pay application;
- **Bill payments** by scanning the QR code printed on the payment document.

After the scan, transaction details are automatically retrieved, and authorization is performed within the BT Pay application. Settlement is carried out instantly, subject to the available balance in the payer's account.

RoPay Alias – when you have this service active, any customer of a participating bank can transfer or requests amounts in RON to the BT current account that is attached to this service, entering in the payment application of the respective participating bank the phone number on which you have activated the service. In the case of a payment request (Request Money), you will receive a notification in the BT Pay application, where you can view the details and authorize the payment.

The amount entered by the paying customer will be instantly credited to your BT account attached to the RoPay Alias service and will be charged according to the mentions regarding the commissioning of interbank receipts in the Tax and Commission Brochure in force, annex to the BT General Terms and Conditions of Business that are applicable to you.

You will not be able to receive the amount in a BT account other than the one set for RoPay Alias and you will not receive the amount in the account if the payer initiates the payment to another number of yours, different from the one on which you have activated RoPay Alias.

Payments will be made exclusively within the limit of what is available from the paying customer's account, with the mention that the Bank does not make partial payments and is not responsible for the lack of funds.

### 5. When/how is the provision of the RoPay Alias service modified or terminated?

#### **a. Change RoPay Alias at your own initiative**

If at any time during your use of the RoPay Alias service:

- you want to use another phone number/BT account for RoPay Alias;
- stop using the phone number on which you activated this service;
- you have changed your name/surname attached to your account and phone number in RoPay Alias

You need to proceed to activate the alias with the new data.

RoPay Alias is a separate service offered by Banca Transilvania, so you assume that if you update your phone number in the bank's records (online or in a BT unit), this will only lead to the automatic deletion of the RoPay Alias that had associated with the old number.

The new phone number will not be automatically associated with the RoPay Alias service, so in order to use RoPay Alias with the new number, you will have to manually reactivate the service.

#### **b. Stop RoPay Alias at your own initiative**

If you no longer want to have the RoPay Alias service active, but the BT account attached to it remains open, it is necessary to proceed to delete the alias as follows:

- Explicit - from BT Pay
- Default - by activating the service on the same phone number at another participating bank

If your business relationship with BT ends at your initiative or if you ask the bank only to close the account you have attached to the RoPay Alias service, the provision of this service will also cease by default.

#### **c. Incetare RoPay Alias la initiativa BT**

- *Stop for not confirming your phone number*

During your use of the RoPay Alias service contracted from BT, we will be able to check at regular intervals if you still use the phone number attached to this service. To this end, you will be notified of the obligation to reconfirm your number, the steps you need to follow, and the deadline you will have for reconfirmation. If you do not reconfirm the phone number you have set for RoPay Alias by the expiry of the term granted by BT, the service will be deactivated. You will be able to reactivate it at any time by following the necessary steps in the application.

- *Termination as a result of updating the phone number in BT's records*

If you change your phone number associated with the RoPay Alias service to a different number, we will automatically delete your RoPay Alias set with the previous number.

- *Termination as a result of the closure at the initiative of the bank of the BT account attached to the RoPay Alias service or of the business relationship with BT*

If, during the period when you have activated the RoPay Alias service, the bank decides to close your BT account attached to RoPay Alias or the business relationship at its own initiative, the provision of this service will cease implicitly.

The causes that may lead to the termination of the business relationship at the initiative of the bank are those provided by BT's General Terms and Conditions of Business that are applicable to you.

#### **d. Termination of RoPay Alias at the initiative of another user of the service**

If, at any time when you have activated the RoPay Alias service, a BT customer or another participating bank activates this service on the phone number declared by you, your data associated with that phone number will be overwritten in the Transfond database with the data of the new customer. The overwriting will be done by a participating bank only after it verifies that the phone number is used by its customer who wants to activate it in RoPay Alias. Overwriting your data with the data of another customer is equivalent to the cessation of the provision of this service to you.

The deletion of an alias leads to the deletion of the data attached to that alias in the common database of the participating banks, managed by Transfond.

## **6. Representations and warranties**

At the time of activation and during the use of the RoPay Alias payment service contracted through BT, you declare and guarantee the following:

- that you have the right, authority and full capacity to exercise in order to activate and use RoPay Alias on the account you have attached to it;
- that you are the user of the phone number on which you activate this service;
- you assume full responsibility for the fact that the phone number on which RoPay Alias is activated actually belongs to another person who has set up this service, so that the amounts transferred based on that number end up being credited to that person's account attached to the phone number
- you assume full responsibility for the event that you provide the persons who wish to transfer money to you through RoPay Alias a different phone number than the one declared to Banca Transilvania for this service. In this situation, if that number is set in the Ro Pay Alias, the funds will be transferred to the account associated with the communicated number, regardless of the payer's real intention;
- the bank is not responsible for delays or errors caused by external factors (e.g. internet connection, unavailability of service);
- You are responsible for the security of your mobile device and authentication data;
- In case of unauthorized transactions, you undertake to notify the bank as soon as possible;
- confirm that you have read these Terms and the information notice regarding the processing of personal data within RoPay;
- By using the App you will not violate any law or regulation of the country in which you reside, and you are solely responsible for complying with all applicable local laws and regulations.

## **7. Modification of the terms of RoPay BT**

We may change the RoPay BT Terms at any time by publishing their updated version in BT Pay and on the bank's website. You will be notified about the revision via BT Pay and/or by another direct communication method, using your contact details declared in the bank's records. From the time of notification or, as the case may be, from the date indicated in the notification as the date from which these Terms are modified, the updated version of these Terms will be applicable to all users.

If you do not agree to the revised Terms, you may delete your alias. Deleting it will have the immediate effect of deleting the information attached to your phone number from the Transfond database.

These terms are completed with the terms and conditions applicable to the BT Pay application.

## **8. Governing Law**

The terms and conditions of use of the RoPay Alias service, as set forth herein, are and shall be governed by and construed in accordance with Romanian law.

In case of conflicts/disagreements related to the use of the service, we will try to resolve them amicably, as necessary together with other participating banks and/or Transfond, the negotiations in this regard being governed in good faith.

All disputes will be resolved in the competent courts of Romania, unless applicable law specifies another exclusive jurisdiction for you.

## **9. Force Majeure and Fortuitous Circumstances**

Banca Transilvania is not liable to the user for the failure to fulfill any obligation in case of force majeure/unforeseeable event and in general in the event of an event that is beyond its control, as well as for the operation and connection of other national or foreign networks and for their activities and actions in general.

Force Majeure/Fortuitous Event may be, for example but not limited to: state of war (whether declared or not), armed conflict, revolution, insurrection, military or terrorist actions or threats, sabotage, civil unrest, strikes or other actions in the field of labor, laws, regulations, decisions or directives, natural disasters, earthquake, fire, explosion, solar or meteorological disturbances, public emergencies or any other event, which is beyond the bank's control.

**If you agree to the use of the RoPay Alias service under the conditions mentioned in the terms of use, please tick the dedicated box/press the dedicated button.**