

Terms and Conditions for the Use of BT Cards within the Click to Pay Service offered by Visa

Version applicable starting from 12.03.2026

General Terms and Conditions for the Use of BT Cards through the “Click to Pay” Service offered by Visa (hereinafter referred to as the “Click to Pay Service” or the “service”)

1. Preamble

These terms and conditions govern the use of BT cards within the “Click to Pay” service offered by Visa, through the BT Pay application by Banca Transilvania S.A., a credit institution registered in Romania, headquartered in Cluj-Napoca, Calea Dorobanților no. 30-36, registered with the Trade Register under no. J1993004155124, unique registration code RO5022670 (hereinafter the “Bank” or “BT”), by users (hereinafter the “Users”).

By using a BT card within the "Click to Pay" service, the User declares that they have read, understood, and expressly and unequivocally accept the content of these Terms and Conditions, assuming responsibility for using the BT card for payments through the “Click to Pay” service. Non-acceptance of these terms makes it impossible to use the “Click to Pay” service.

2. Definitions

- **BT Card** – a debit or credit card issued by BT in the User’s name under the Visa logo, which can be enrolled in the “Click to Pay” service.
- **Click to Pay** – a feature offered by Visa to users of cards issued under this Payment Organization, allowing that, during online transactions on virtual merchant platforms, the card details associated with the e-mail address registered with the Bank (card number, cardholder name, expiry date, and CVV) are automatically retrieved before transaction authorization. The feature can be activated by the User by selecting the “Click to Pay” option as the method for completing card details during checkout for online payments, followed by confirming the OTP received via SMS at the phone number registered with the Bank.
Banca Transilvania, as the card-issuing institution, ensures the infrastructure necessary for authenticating Users, securely transmitting data to Visa, and providing operational support for activating, using, and deactivating the services
- **User** – A client who is a holder of a BT card, or a BT card user, as defined in the General Business Terms of Banca Transilvania applicable to Individuals and, where applicable, Legal Entities, who accesses and uses the “Click to Pay” service in accordance with this document.

3. Eligibility Criteria

The Service is available exclusively to Users who:

- are users of an active and valid BT card;
- are users of the BT Pay mobile application;
- have updated contact information (phone number, email address) in the Bank’s system;
- have a Click to Pay profile created, as applicable, by the Bank or by the User through BT Pay, either (i) by automatically retrieving existing data from the Bank’s records, or

(ii) by manually entering data into the Bank's system (only when the profile is created by the User and the User is a supplementary cardholder or BT Direct card user).

4. Activation of the Click to Pay Service

Click to Pay profile creation/activation initiated by the Bank - The Click to Pay Service is activated by default, without any additional action required from the User, for all BT cards that are considered eligible by the Bank for the use of this functionality and that are added to the BT Pay application. The service is available exclusively to Users of active cards that are within their validity period and whose personal data is up to date in the Bank's system.

Click to Pay profile creation/reactivation initiated by the User - Activation of the "Click to Pay" Service through the BT Pay application at the User's specific request is carried out by selecting the desired card to be enrolled in the Click to Pay service, previously added in BT Pay, followed by confirmation and, where applicable, validation of the User's personal data, namely the phone number and email address.

5. Using the Service

When making online payments on merchant platforms that support "Click to Pay," the User may select this option and will be authenticated based on the e-mail address associated with the card. If the details are not recognized automatically, manual entry is required.

6. Security and Responsibility

The User is responsible for maintaining the confidentiality of authentication data and securing the device used. The Bank is not liable for unauthorized use of the service in cases where the User's own negligence resulted in compromised data.

7. Deactivating the Service

The User can deactivate the service at any time from the BT Pay app. The Bank reserves the right to suspend or deactivate the service in cases of fraud or misuse

8. Privacy Notice regarding the Processing of Personal Data for the "Click to Pay" Visa service provided for BT Cards users

Controllers - In the context of the enrollment of BT cards in the "Click to Pay" service, Banca Transilvania S.A. and Visa Europe act as joint controllers, in accordance with Article 26 of the GDPR.

Purposes of processing- Personal data are processed: a. to activate the "Click to Pay" service for BT cards; b. to facilitate a secure and fast online payment experience; c. to reduce fraud and disputes in e-commerce transactions, d. to manage information about the card user;.

Legal grounds for processing - the processing is based on the legitimate interest of the Bank and Visa (Article 6(1)(f) GDPR in view of the direct benefits for cardholders: increased security, reduced fraud and an improved checkout experience, and for the Bank the following grounds are also applicable: performance of a contract (Article 6(1)(b) GDPR); compliance with legal obligations (Article 6(1)(c) GDPR);

Categories of processed personal data - **identity data**: last name, first name; **contact data**: e-mail, phone number, postal address (e.g. invoicing and delivery); **card details**: card number (PAN), expiration date, CVV, tokens; **transactional data**: details about transactions made via "Click to Pay" Service

Data recipients- the data of the "Click to Pay" users shall be transmitted to: the Visa Europe member operator and its affiliated entities; merchants participating in the "Click to Pay" network; public authorities, in accordance with the law.

Transfers to third countries- data may be transferred to the United Kingdom (UK) and the USA, on the basis of: the European Commission's adequacy decision for the UK; standard contractual clauses (SCC) and, if necessary, additional protective measures, for transfers to the USA.

Data retention period – personal data will be actively processed, jointly, by the joint controllers for the period necessary to provide the contracted Click to Pay Service and in accordance with the applicable legal obligations. At Banca Transilvania, the data will be retained for the periods indicated in the General Privacy Notice regarding the processing and protection of personal data of BT Customers.

Data subject's rights- you have the rights set out in full in the dedicated section of the General Privacy Notice on the Processing and Protection of Personal Data Belonging to BT Customers, available on BT's website www.bancatransilvania.ro, in the Privacy Hub section.

To exercise your rights, you can contact BT's designated Data Protection Officer at the following contact details:

 dpo@btrl.ro

 by post to BT Head Office, for the attention of BT's data protection officer (BT DPO)

Additional information - for details on the processing of data by Visa, please refer to Visa's Global Privacy Policy.