Terms of Use for the Add Card Functionality in the "Click to Pay" Service via BT Pay

General Terms of Use for the Add Card Functionality in the "Click to Pay" Service via BT Pay

1. Preamble

These terms and conditions govern the use of the "Click to Pay" functionality offered via the BT Pay application by Banca Transilvania S.A., a credit institution registered in Romania, having its registered office in Cluj-Napoca, Calea Dorobanţilor 30-36, registered with the Trade Register under no. J1993004155124, tax identification number RO5022670 (hereinafter referred to as the "Bank" or "BT"), and its users (hereinafter referred to as "Users").

By accepting these Terms and Conditions, the User declares that they have read, understood and expressly and unequivocally accept the content hereof, and assume the responsibility for the use of the service. Failing to accept these terms shall render the activation and use of the "Click to Pay" service impossible.

2. Definitions

- **Card** a debit or credit card issued by BT in the User's name, which can be enrolled in the "Click to Pay" service.
- Click to Pay A facility offered by Visa to users of cards issued under the logo of this Payment Organization, whereby the details of the card linked to the e-mail address in the relationship with the Bank (card number, username, expiry date and CVV code) are automatically retrieved before the Transaction Authorization, when making transactions online/at virtual shops on the Internet. The "Click to Pay" service can be activated and used via the BT Pay application and is available exclusively to users of active and valid cards, who have updated their data in the bank's system. The User can activate the facility by selecting the "Click to Pay" option as a way to fill in the card data when completing a transaction for online payments at virtual stores, followed by the confirmation of the OTP code received by SMS to the phone number used in the relationship with the Bank. The "Click to Pay" service can be deactivated (as well as reactivated later on) by the User at any time via the BT Pay app. Banca Transilvania, as the card issuer, provides the necessary infrastructure for the authentication of Users, the secure transmission of data to Visa, as well as the operational support for the service activation, use and deactivation.
- **User** Client who holds a debit/credit card or Card User, as defined in the General Terms and Conditions of Banca Transilvania applicable to Individuals, 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:

- hold a valid and active BT card:
- use the BT Pay app;
- have up-to-date contact details (including the e-mail address) in the Bank's system. The User can create the "Click to Pay" profile through BT Pay either (i) by automatically retrieving the data already existing in the Bank's records, or (ii) by manually updating the data in the Bank's system, an option available in BT Pay. After the update, the User can resume creating the "Click to Pay" profile.

4. Activating the Service

Activating the "Click to Pay" service via the BT Pay app is only possible for valid cards that have been previously added to the app. The activation is done by selecting the card intended for enrollment in the "Click to Pay" service, followed by validating the User's personal data, namely telephone number and e-mail address.

5. Using the Service

When making online payments on the platforms of merchants that support "Click to Pay", the User can select this option, being authenticated on the basis of the e-mail address linked to the card. If the data are not automatically recognized, one must fill them in manually.

6. Security and Responsibility

The User is responsible for keeping the authentication data confidential and the used device secure. The Bank is not responsible for the unauthorized use of the service if the data are compromised due to the User's fault.

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. Information Notice regarding the Processing of Personal Data for the "Click to Pay" Visa service provided for Cards Issued by BT

<u>Controllers</u> - In the context of the enrollment of BT cards issued under the Visa logo in the "Click to Pay" service offered by Visa, Banca Transilvania S.A. and Visa Europe act as joint controllers, in accordance with Article 26 of the GDPR.

<u>Purposes of processing</u>- Personal data are processed: a. to activate the "Click to Pay" service for Visa cards issued by Banca Transilvania; 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; e. to improve the payment experience.

<u>Legal grounds for processing</u> - 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);

<u>Categories of processed personal data</u> - identification data: last name, first name; contact data: e-mail, phone number; card data: card number (PAN), expiration date, CVV, tokens; postal address (e.g. invoicing and delivery),;

• Transactional data: details about transactions made via "Click to Pay".

<u>Data recipients</u>- 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.

<u>Transfers to third countries</u>- 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.

<u>Data retention period</u> - data shall be kept for the duration necessary to provide the contracted "Click to Pay" service and in compliance with applicable legal obligations.

<u>Data subject's rights</u>- 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 Clients, 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

i 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.