

Sydbank Wallet – Terms and Conditions and Privacy Policy

Valid from March 2017

Wallet terms and conditions

Introduction and use

The wallet, which is an app for your mobile phone, enables you to store a virtual version of one or several physical payment cards on your mobile phone. When your virtual payment card has been added to your wallet, you can use the virtual payment card from your wallet to make purchases at physical shops that accept virtual payment cards. Your wallet cannot be used in connection with online purchases.

Payment is possible in two ways depending on the shop's terminal: You scan a QR code or you hold your mobile phone against the terminal's Bluetooth. If you choose Bluetooth you can start the payment before knowing the amount by using the "check-in" function. When the amount is known you will be asked to approve the payment and possibly enter your PIN.

When you make a payment using a card from your wallet, data is exchanged via the wallet on your mobile phone and verified against information from the shop's terminal before a payment is carried out. The shop's terminal will show whether the payment has been carried out correctly. When you use a payment card in your wallet, the receipt will say "Mobil Wallet". Payment information is transferred to the shop via your wallet, thereby allowing you to make a payment using your mobile phone instead of using the physical payment card in the shop. The actual payment transfer is carried out by the bank that issued the payment card used via your wallet.

Consequently your bank's card terms and conditions and general terms and conditions apply when you use your virtual payment card from your wallet to make purchases. Naturally the terms and conditions applying to your wallet must also be observed. Your bank's card terms and conditions and general terms and conditions are available at the bank's website.

You should be aware that your wallet may be changed or adjusted on a continuing basis. This also applies to the terms and conditions, which are found in your wallet under "Settings".

Contracting parties

When you download your wallet, an agreement is entered into between you and the bank that issued the card first added to your wallet. The agreement with the bank will continue to apply even if the payment card is later deleted from your wallet.

Access to your wallet

The app must be downloaded from App Store. In addition set-up requires:

- use of CPR number on registration
- NemID

- iPhone 4S or newer, and
- iOS 9 or newer
- a Danish credit card or debit card that is included in the list of cards. The card must be issued to you.

Getting started

Payment cards from all the banks listed under banks in the "Menu" can be added to your wallet. Similarly, only the types of cards listed can be added. Your bank may limit which payment cards you can add to your wallet.

When using your wallet for the first time, you will be asked to:

- read and accept these Terms and Conditions
- select your bank from the list in the menu. If you are a customer of several banks you can only select one bank at a time
- identify yourself using NemID
- choose the payment card(s) you wish to have as virtual payment cards in your wallet
- choose a PIN for your virtual payment cards. You can always change the PIN in your wallet under "Settings". The PIN may not be the same as any password/code used for your mobile phone or consist exclusively of identical or consecutive numbers, for instance 1111 or 1234.

Termination

If you delete your wallet, this will be regarded as a termination of your agreement on the use of your wallet.

It is possible for you to change/delete the payment card(s) in your wallet. If you delete your wallet without first deleting the payment cards, the virtual payment cards will continue to be regarded as active by your bank.

The bank may terminate your wallet subject to two months' notice. This may be relevant for instance if your wallet no longer contains virtual payment cards from the bank with which you entered into an agreement regarding your wallet. In the event of breach the bank may terminate your wallet without notice.

If your wallet has been inactive for six months, the bank reserves the right to close your wallet.

Protection of your wallet

Your wallet is personal and only payment cards belonging to you may be added.

Protecting your wallet with a personal password is recommended. The password is used to open your wallet and may not consist exclusively of identical or consecutive numbers, for instance 111111 or 123456. You must not disclose your password to anyone else, write it down or save it on your mobile phone.

Protection of your mobile phone

In order to prevent unauthorised use, your mobile phone must be kept so that others do not have unimpeded access. If possible you should use a code to lock your phone.

Right of cancellation

You are entitled to cancel this agreement within 14 days of its conclusion. Your right of cancellation will lapse before the expiry of the cancellation period if the agreement with your express consent has been performed completely by both parties, for instance if you make a payment using your virtual payment card.

Fees

Any wallet fees appear from the bank's price list.

Contact

Your wallet contains contact information if you have any questions regarding your wallet.

Privacy Policy

This privacy policy applies to this wallet app. The privacy policy describes your rights concerning our collection, use, storage, sharing and protection of your personal data. The policy will apply regardless of how you access or use your wallet.

Use and consent

By using products, services, content, technologies or functions offered in your wallet, you accept this privacy policy.

The purpose of this privacy policy is to set out how we collect and use your personal information related to your use of the wallet. We may update or modify this policy at any time by publishing a revised version of the policy in your wallet. Any revised policy will apply from the published effective date.

How we use the personal data we collect

The primary purpose of collecting personal information is to enable us to provide you with an efficient, secure and user-friendly experience. We use your personal information to:

- process transactions and send notifications about your transactions
- store your data and display your data to you
- prevent, detect and remedy any violation of existing user agreements and policies
- enhance your user experience of the wallet
- measure the efficiency of services and improve their content and layout
- provide information about changes in terms and conditions of use and this policy.

Collection of personal data

To facilitate use of our services and to help us customise and improve your experience, personal information is collected in the following situations:

Data collected automatically

When you use your wallet, we collect or process certain data we receive from your mobile phone or other device. The information includes, but is not limited to, the following:

- IP address
- Device ID or unique identification

- Device information: manufacturer, make, model, hardware names, screen resolution, language
- Operating system version
- App type and version
- Time of login
- Time of various activities.

Data from other sources

We may also collect information about you from third parties, for instance Nets, in order to execute transactions and in connection with identity verification services.

Security and fraud

In order to help protect you against fraud and any unauthorised use of your personal data, we may collect information about you and your interactions with your wallet. We may also evaluate your mobile phone or other device in order to identify any harmful software or activity.

Storage and protection of personal data

This privacy policy uses the terms "personal information" and "personal data" to describe information relating to a specific person and which may be used to identify that person. Anonymised or aggregated data does not constitute personal data.

Processing and storage of personal data in EU/EEA

In order to minimise the risk of loss, unauthorised use, unauthorised access, disclosure or modification, we use technical, physical and administrative security measures to protect your information. Our security precautions include firewalls, data encryption as well as physical access control to our data centres.

We delete or anonymise your personal information as soon as it is no longer necessary to process or store it for one or more of the above purposes or in order to comply with statutory requirements.

Sharing of personal data in connection with payments and transfers

Only information required to complete a transaction, such as your card number, or other information necessary in order to enhance reliability and security regarding the transaction is passed on.

How to access or delete your card

You can view or delete your card at any time by logging in to your wallet.

Your rights

You are entitled to access information processed about you, with certain statutory exceptions. You are also entitled to object to the collection and further processing of your personal data. Furthermore you are entitled to have your personal information corrected whenever necessary.

Supervision and complaints

Information about your bank's licences and the supervisory authority to which the bank is subject appears from the general terms and conditions. You can also read about the complaints procedure in the general terms and conditions and on your bank's website.

Translation

The above is a translation of the Danish "Regler for Sydbank Wallet og privatlivspolitik". In case of doubt the Danish original will apply.