

Wallet Terms and Conditions

Introduction and use

With this wallet app, you can create a virtual version of your payment card on your smartphone. This app allows you to use your device to make payments at payment terminals. However, you cannot use the wallet nor the virtual card for online shopping.

You can initiate a payment either by scanning a QR-code or by using Bluetooth. When you use Bluetooth you may choose to initiate the payment when the amount is known by holding your smartphone to the terminal, or you may check-in at the terminal at an earlier stage. If you choose to check-in, you will be asked to accept the payment and in some cases you will be asked to enter your PIN as well, when the amount is known.

When you make a payment using a card from your wallet, your payment details are matched with information from the terminal, before the payment is executed. The actual payment transfer is carried out by the bank that issued the payment card. When you use a payment card in your wallet, the receipt will say "Mobil Wallet" where you usually find the payment card brand.

Consequently, the Terms and Conditions of your payment card and the general Terms and Conditions also 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. The Terms and Conditions of your bank card and the general Terms and Conditions are available at your bank's website.

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

Contracting parties

When you download your wallet app to your device, you make an agreement with the bank that issued the first card 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
- iOS 9 or newer
- a Danish issued payment card that is included in the list of cards. The card must be issued to you.

Getting started

You can add payment cards to your wallet issued by all the banks listed under banks in the "Menu". Similarly, you can only add the listed cards to your wallet. 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 smartphone or consist exclusively of identical or consecutive numbers, for instance 1111 or 1234.

Termination

If you delete your wallet, it is 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 of the Terms and Conditions 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 passcode is recommended. The wallet passcode 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 wallet passcode to anyone else, write it down or save it on your smartphone.

Protection of your smartphone

In order to prevent unauthorised use your smartphone 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 where, upon your explicit request, the agreement has been fully performed by both parties, for instance, if you make a payment using your virtual payment card.

Fees

Any wallet fees will appear on the bank's price list.

Contact

If you have any questions regarding your wallet, you will find contact information in your wallet app.

Privacy and Confidentiality Policy

The privacy and confidentiality policy applies to this wallet app. The privacy and confidentiality policy describes your rights regarding our collection, use, storage, sharing and protection of your personal data. The policy applies regardless of your access or use your wallet.

Field of application and consent

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

The objective of this privacy and confidentiality policy is to describe how we collect and use your personal data in relation to your use of the wallet. We can change this policy any time by publishing a revised version of the policy in your wallet. A revised policy will be effective from the published effective date.

How do we use the collected personal information?

The primary purpose of collecting personal data is to enable us to offer you an effective, safe and user friendly experience. We use your personal data to:

- process transactions and forward messages to you regarding your transactions
- store your data and display them to you
- prevent, detect and rectify violation of current user agreements and policies
- improve your user experience with the wallet app
- provide information regarding changes in terms of use and to this policy.

Collection of personal data

In order to enable the use of our service, and to assist in our work with customizing and improving your user experience, we collect personal data in the following situations:

Automatic collection of data

When you use your wallet, we collect or process a variety of information received from your smartphone or other device. The data includes, but are not limited to, the following information:

- IP-address
- Device ID or other unique identifier
- Device information: producer, brand, model, hardware names, screen resolution, language
- Operating system and version
- App type and version
- Timestamp for logon
- Timestamp for all activities

Data from other sources

We can also collect data about you from third parties i.e. Nets in order to process transactions and run identity verification services.

Security and fraud prevention

In order to help protect you against fraud and fraudulent use of your personal data, we can collect information about you and your interaction with your wallet. We can also evaluate your smartphone or other device in order to identify harmful software (malware) or activity.

Storage and protection of your personal data

In this privacy and confidentiality policy, we use the term “personal information” or “personal data” to describe information relating to a specific person i.e. data, which can be used to identify the specific person. Anonymized and aggregated data does not constitute personal data.

Your personal data is processed and stored in EU/EEA.

In order to diminish the risk of loss, fraud, unauthorized access, disclosure and modification of data we protect your information with technical, physical and administrative safety precautions. Some of the safety precautions we use are firewalls, data encryption and physical access control to our data centers.

When it is no longer necessary to process or store personal data for one or more of the above purposes, or in order to comply with the regulatory requirements, such data is deleted or anonymized.

Sharing of personal data relating to transactions and transfers

Only data specifically pertaining to completing a transaction, i.e. card number or other information necessary in order to enhance reliability and safety in said transaction, is forwarded/shared.

How do you access or delete your card?

You can, any time you want, browse or delete your card by logging into your wallet on your smartphone or other device.

Your rights

It is your right to have access to the information related to you, that we process, with some statutory exceptions. Furthermore, you have the right to dispute the collection and processing of your personal information. In addition, you have the right to have your personal information changed/corrected, if necessary.

Supervision and redress

You can find information about your bank’s licensing and supervision in your bank’s general Terms and Conditions. You can also read about your right to dispute, in your bank’s general Terms and Conditions, also available on your bank’s website.

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