



### Terms and Conditions applicable to Digital Wallet service

By continuing the process of adding your payment card issued by Luminor Bank AS Latvian branch, reg. No. 40203154352, address: Skanstes iela 12, LV-1013, Riga, Republic of Latvia, to the Digital Wallet of your choice and linking such payment card to the device the Digital Wallet is enabled on, you acknowledge that you have acquainted yourself and have agreed to the terms and conditions of Luminor Bank AS Latvian branch relevant to the services you receive, including, but not limited to Luminor General Business Terms, Privacy Policy, Price List, as well as Payment Card Rules, available on [www.luminor.lv](http://www.luminor.lv), under which, e.g.:

- you may use the Digital Wallet on a device, which is accessible only to you and/or which is secured against accidental or intentional use by third parties (e.g., with a PIN code, biometrics, other security measure known only to you);
- you may use the Digital Wallet to perform payment transactions with the payment card added to such Digital Wallet (tokenized) according to the terms and conditions of the Digital Wallet Service Provider;
- Luminor Bank AS Latvian branch does not provide Digital Wallet services and therefore bears no liability for the correct operation of the Digital Wallet;
- by nearing your device to which your payment card is linked to (tokenized) via the Digital Wallet to a point of sale terminal and/or by performing other actions as prescribed by the Digital Wallet Service Provider intended to confirm a payment transaction with the use of the Digital Wallet, you consent to execute the respective payment transaction;
- you must notify Luminor Bank AS Latvian branch about the loss, theft or other misappropriation of the device to which your payment card is linked to (tokenized) via the Digital Wallet, as well as in the event if any security measure applied to such device against accidental or intentional use by third parties has become known to any third party;
- you must remove the payment card from the Digital Wallet on any device you are no longer intending to use and/or which may be used by a third party;
- the payment transaction data, which may include your personal data, may be shared with the Digital Wallet Service Provider as required to perform the respective payment transaction;
- your payment card limits apply to payment transactions performed using Digital Wallet;
- you agree to follow in full the terms and conditions of the Digital Wallet Service Provider applicable to the use of the Digital Wallet.