

TERMS for digitization and use of CCB Card through third-party applications

I. SUBJECT AND USE

- 1.1. These Terms shall govern the digitization and use of Cards issued by Central Cooperative Bank AD (CCB, the Bank) to Authorized Users of Cards through third-party applications.
- 1.2. These Terms shall form an integral part of the General Terms and Conditions for the respective type of Card, and shall apply in conjunction with the General Terms Agreement entered into between the Authorized User of the Card and CCB, supplementing that Agreement with respect to the digitization of Cards through third-party applications.
- 1.3. Acceptance by the Authorized User of the Card of the terms of service of the third-party provider, as well as of the other applicable terms of third parties, shall not preclude the operation and application of these Terms or General Terms and Conditions of the Bank.
 - 1.3.1. The Authorized User acknowledges that he/she has read and fully understands these Terms and accept their applications in their relationship with the Bank when digitizing and using Cards through third-party applications.
 - 1.3.2. In the event of inconsistency between these Terms and the applicable General Terms and Conditions of the Bank, these Terms shall prevail.

II. REGISTRATION AND DIGITIZATION OF THE CARD

- 2.1.1. Authorized User may digitize his/her Card through third-party applications and make card payments by using a mobile device (mobile phone, smart watch, tablet etc.) that support the respective functionality.
- 2.1.2. The technical requirements to be met by the device in order to digitize and operate the Card shall be announced by the third-party provider, demanding internet connection as well.
- 2.1.3. When digitizing his/her Card through third-party applications, Authorized User shall observe the terms and conditions established by the respective third-party provider and follow the required steps and procedures for registration and digitization of the Card as to ensure safety and security.
- 2.1.4. Depending on the functionalities supported by third-party providers, Authorized User may also access third-party applications through the CCB Mobile application.
- 2.1.5. Authorized Users agree that, upon registering a Digitized Card with third-party applications, he/she shall receive on the mobile phone (registered by them with

CCB) an SMS with a one-off code to verify their identity and, therefore, have the Card active.

- 2.1.6. In the event of charge, Authorized Users shall update their mobile phone number, duly registered with the Bank, at one of CCB offices.

III. USE OF DIGITIZED CARDS

- 3.1.1. The digitized Card through third-party applications can be used via NFC Mobile Devices, in the territory of Bulgaria and abroad, at terminals that allow contactless transactions or at virtual POS terminals, depending on the functionality available.
- 3.1.2. When making payments with a Digitized Card through a third-party application by using a Mobile Device (mobile phone, smart watch, tablet etc.), payment orders shall be accepted according to the authorization rules laid down by the respective card organization and the third-party provider, which may demand use of biometry.
- 3.1.3. Payments with a Digitized Card through a third-party application shall be accepted and executed online up to the cash advance/withdrawal limits assigned to the Card.
- 3.1.4. The plastic Card and its digitized version represent one and the same Card, with one credit limit being assigned to one account.
- 3.1.5. The validity of Digitized Card is set to three years counting from the date of its digitization. Upon expiry, validity shall be renewed subject to the terms and conditions established by the third-party provider on condition that the plastic Card is still valid.

IV. SECURITY MEASURES AND RESPONSIBILITIES

- 4.1.1. When using a Digitized Card, Authorized User shall comply with all security measures set out in the General Terms and Conditions of the Bank and those, established by the third-party providers, including:
 - 4.1.2. Protecting the Mobile Device with the Digitized Card on it with due care by using it only personally and taking all necessary measures to prevent the disclosure, loss or unauthorized use of any of the data or personalized security features related to the plastic Card issued by the Bank, to the Digitized Card, or to the Mobile Device carrying it (e.g., card PIN, password, device PIN, biometry stored on the device etc.);
 - 4.1.3. Take care of the Mobile Device, keep it under control and prevent any unauthorized access;
 - 4.1.4. Not to store biometry or other third-party data on their Mobile Device;

- 4.1.5. Not to use easy to capture or identifiable combinations of PINs, passwords or other personalized security features;
- 4.1.6. Not to install any non-genuine software on the Mobile Device (e.g., unlicensed or pirate one);
- 4.1.7. Regularly change the access code (password and PIN) of the Mobile Device;
- 4.1.8. Remove the Digitized Card from the Mobile Device when transferring the Mobile Device in the possession of a third-party (e.g., when selling, repairing or leasing etc.);
- 4.1.9. Not to record any information about personalized features on the payment instrument itself or store such an information together with the payment instrument;
- 4.1.10. In the event that the Authorized User does not abide by the security measures set out in the General Terms and Conditions of the Bank, as well as the measures under item 4.1. of these Terms, the Authorized User shall be deemed to have acted with gross negligence, and in such a case he/she shall be kept liable for any incurred loss, that has eventually occurred.
- 4.1.11. The Authorized User shall also be liable for all damages caused and shall bear all the losses if he/she has acted fraudulently, or allowing the use of the Digitized Card by a third-party.
- 4.1.12. In accordance with the General Terms and Conditions of the Bank for the respective type of Card, the Authorized User shall be obliged to immediately notify the Bank in the event of damage, loss, theft or other improper use of the Mobile Device carrying the Digitized Card, as well as when suspecting that a third party has learned or could have captured by chance or with intention personalized security features. Failure to notify the Bank immediately shall be considered as a damage on the side of the Authorized User.
- 4.1.13. At the telephones below you can notify the Bank:

+359 (02) 9266 523 or
+359 0889 934694
- 4.1.14. The Bank shall not be kept responsible for the actions or omissions of third-party providers (i.e., interruption or discontinuation of service) or for any damages resulting therefrom. Also, the Bank shall not be kept responsible in case of inability of the Authorized User to use the Digitized Card. The Bank is not a party to the relationship between the Authorized User and the third-party providers.

V. TERMINATION OF A DIGITIZED CARD

- 5.1.1. In order to terminate a Digitized Card through a third-party application, the Authorized User shall abide by the terms and conditions set for the purpose by the respective third-party providers.

- 5.1.2. Termination of a Digitized Card shall not terminate the agreement for the plastic Card.
- 5.1.3. Termination of a Digitized Card to a primary plastic Card shall not lead to termination of a Digitized Card to an additional plastic Card and vice versa.
- 5.1.4. CCB reserves the right to terminate the Digitized Card Agreement, or to freeze/deactivate the Card in accordance with the terms of the General Terms and Conditions of the Bank for the respective type of Card.

To get the complete set of information about anything that refers to issuing, use, servicing and management of the Card, please go to the General Terms and Conditions of CCB, depending on the type of the Card you are interested in (i.e., consumer debit/credit or business debit/credit) at: www.ccbank.bg

Glossary of the terminology used

Third-party application (E-Wallet) – mobile application for mobile devices (mobile telephone, tablet, smart watch etc.), which enables registration of an issued by CCB Card in it. Registration of the Card in the E-Wallet allows making contactless payments and cash withdrawals by integrated NFC function of the mobile device. CCB allows use of the mobile application after acceptance of the present Terms and a valid registration.

NFC (Near Field Technology) – a technology which enables data transfer between two devices at a very close distance.

Authorized User – an individual or a company which use debit or credit Card issued by CCB and has an installed E-Wallet on their mobile device having accepted the present Terms for Card registration.

SMS message with one-off code – a one-off code which the Bank sends to the Authorized User for verifying the Card when registering at the Third-Party application (E-Wallet). The Authorized User then confirms registration of the Card by entering the one-off SMS in the application. When changing the mobile number at which the SMS is to be sent, the holder of the Card to pay a visit at any office of the Bank.

Mobile device – a mobile telephone, smart watch, tablet etc.

The Terms – it comprehends Terms for digitization and use of CCB Cards through third-party applications, the Common terms of CCB to the main contract for opening and servicing of bank payment accounts and Common terms of CCB for lending consumer credit to individuals.