

Terms & Conditions for digitizing and using a CCB card through applications of external providers

I. SUBJECT AND APPLICATION

1.1. These conditions govern the relations between the Central Cooperative Bank AD, with headquarters and management address Sofia 1086, Tsarigradsko Shosse Blvd. 87, and the user /natural person or legal entity/, regarding the digitization and use of a card through applications of external providers.

1.2. These conditions are an appendix to the framework agreement concluded between the authorized user of the card and the Central Cooperative Bank AD for opening and servicing bank payment accounts and performing payment operations, supplementing it about digitization and use of a card through an external provider.

1.3 The agreement with the general terms and conditions of an external supplier, as well as with other applicable terms and conditions of third parties by the authorized card user, does not cancel the effect and application of this document and the General Terms and Conditions of the Central Cooperative Bank AD to the framework contract for opening and servicing banking payment accounts and execution of payment operations.

1.4 By digitizing and using the card through applications of external providers, the authorized user confirms that he has properly familiarized himself with the present conditions and accepts their application in his relations with the Central Cooperative Bank AD.

II. REGISTRATION AND DIGITALIZATION OF THE CARD

2.1. The authorized user can digitize his card either through an application of an external provider or by accessing the registration functionality, through the CCB Mobile application , the use of which is carried out according to the General Terms and Conditions for CCB Mobile and make payments with it through a mobile device (mobile phone, tablet , smart watch, etc.) that support the relevant functionality.

Subject to Apple Pay / Google policies Pay for the continuity of the activity of the token , the card is considered active and ready to make payments from the moment it is digitized in the CCB Mobile application or another external provider, regardless of the fact that the plastic to the card is not physically received by the user.

With a digitized card in the CCB Mobile application (without the physically received plastic to the card), contactless payment operations for goods and/or services can be performed on physical POS terminals offering contactless payments with a mobile or other device through a digitized bank card in digital wallet and/or online operations on virtual POS terminal devices after thorough authentication of the user's identity, by means of biometric data (fingerprint or facial recognition) or access code (password, PIN) of the device.

2.2 The technical requirements that the device must meet in order to digitize the card and carry out operations with it are announced by the external provider, and internet connectivity is also required.

2.3. In order to digitize their card through the application of a third-party provider, the authorized user must comply with the terms and conditions established by that provider, by accepting the applicable terms and following the step-by-step process for registration and confirmation of card digitization for protection and security purposes.

2.4 Depending on the functionality supported (according to the specific third-party provider), the authorized user may access the third-party provider's application through the CCB Mobile mobile application .

2.5. When attempting to digitize a bank card in an application of an external provider, in order to verify the identity of the authorized user and activate the card, Central Cooperative Bank AD requires verification by the bank, by choosing one of the following identification options:

- The mobile application of the Central Cooperative Bank AD - CCB Mobile - for customers who already use it, or
- Call to Call Center of the Central Cooperative Bank AD - for customers who do not yet use the CCB Mobile application.

III. USE OF THE DIGITALIZED MAP

3.1. With a digitized card in a mobile wallet, the User can perform the following operations:

- Contactless payment on a POS terminal at merchants (when the POS terminal is contactless);
- Contactless withdrawal of amounts from an ATM (when the ATM has the necessary functionality) and the plastic of the physical card has been received by the Cardholder ;
- Payment at online merchants on virtual POS terminal devices after thorough authentication of the user's identity, by means of biometric data (fingerprint or facial recognition) or access code (password, PIN) of the device.

3.2. In case of payments with a digitized card through an application of an external provider via mobile devices (mobile phone, tablet, smart watch, etc.), the order is accepted in accordance with the rules established for its confirmation by the relevant card organization and external provider, and biometrics can be used data.

3.3. A digitized card payment order through a third-party application is accepted and executed online up to the card's specified payment/withdrawal operational limits.

3.4. The card with plastic and its digitized version are the same card with one total balance to one account, on which all payment operations are reflected.

IV. SAFETY MEASURES AND LIABILITIES

4.1. When using the digitized card, the authorized user is obliged to keep secret the method chosen by him to unlock the mobile device and to observe all security measures established in the general terms and conditions of the Bank and those of the external provider.

4.2. To keep and personally use the device on which the card is digitized with due care and take all necessary measures to not disclose and keep secret, prevent loss and unauthorized use of all data and personalized security measures associated with the physical card (with plastic), issued by the Central Cooperative Bank AD, with the digitized card, as well as with the device through which it works (e.g., PIN, password, biometric data stored on it, etc.);

4.3. To store the device with due care, keeping it under his control and not allowing access to it by third parties;

4.4. Not to store biometric and other data of third parties on the device on which the card is digitized;

4.5. Not use easily decipherable PIN, password, and custom security combinations;

- 4.6. Not to install unlicensed software on the device;
- 4.7. Regularly change the access code (password, PIN) of the device;
- 4.8. To remove your digitized card from the application in the event that the device is handed over to a third party (eg, in case of sale, repair, loan, etc.);
- 4.9. Not to record any information about the personalized security features on the payment instrument, nor to store such information with the payment instrument.
- 4.10. In the event that the authorized user does not comply with the security measures established in the Bank's general terms and conditions, as well as the measures specified in item 4 of these terms and conditions, it is considered that the authorized user has acted with gross negligence, in which case he is responsible for all damages caused and fully bears the losses arising from or in connection with the use of the digitized card.
- 4.11. The authorized user fully bears the losses and is responsible for all damages caused when he acts fraudulently, as well as when he has provided a third party with the opportunity to use the digitized card.
- 4.12. In accordance with the general terms and conditions of the Bank, the authorized user is obliged to notify the Bank immediately in the event of damage, loss, theft or other illegal use of the device on which the card is digitized, as well as in case of suspicion that a third party has learned or could know the custom security tools.
- In the event that he does not notify the Bank in a timely manner, the authorized user bears all damages and losses in connection with the use of the digitized card.
- 4.13. The 24/7 telephone numbers of Central Cooperative Bank AD for notification are: *5050 or +359889 934694.
- 4.14. The Bank is not responsible for the actions or omissions of the external provider (eg, such as interruption or termination of the provision of services), nor for damages caused as a result.
- 4.15 The bank is not responsible for the inability of the authorized user to use the digitized card. The bank is not a party to the legal relationship between the authorized user and an external supplier.
- 4.16 The Bank does not charge a fee for using the service. If a fee is charged, it is from the external supplier.

V. TERMINATION OF USE OF A DIGITALIZED CARD

- 5.1. In order to terminate the use of a digitized card through a third-party application, the authorized user must comply with the terms and conditions set by the third-party provider.
- 5.2 The termination of a digitized card to a basic card with plastic does not lead to the termination of the contract for the physical card with plastic.
- 5.3. Central Cooperative Bank AD reserves the right to block/deactivate a digitized card in accordance with the terms and conditions of the Bank.
- 5.4. In case of received information leading to doubt about the security of the mobile device used, the bank has the right to refuse digitization of a card in the mobile wallet of the mobile device in question.
- 5.5. For complete information on all other issues related to the issuance, use, servicing and management of bank cards issued by the Central Cooperative Bank AD, the provisions of the relevant

applicable General Terms and Conditions of the Central Cooperative Bank AD to the framework contract for opening and servicing bank cards shall apply. payment accounts and performing payment operations, available at: www.ccbank.bg.

VI. ADDITIONAL PROVISIONS

6.1. Any complaints that arise from or are related to the use of the service should be directed to the Bank at the indicated contacts: contact phone *5050 or 0889 934694 or at one of the offices of the Central Cooperative Bank AD.

6.1. The Bank may change these terms and conditions. In case of changes, the Bank will notify the Users within the meaning of the General Terms and Conditions with a two-month notice. If the User does not agree with the changes, he has the right to stop using the mobile wallet. In the event that by the date of entry into force of the changes in the General Terms and Conditions, the User does not notify the Bank that he does not agree with them, he is considered to have accepted them.

6.2. In the event of a conflict between the clauses in these terms and conditions and the clauses in the General Terms and Conditions of the Central Cooperative Bank AD to the framework contract for opening and servicing bank payment accounts and carrying out payment operations, the General Terms and Conditions of the Central Cooperative Bank AD to the framework contract will take precedence contract for opening and servicing bank payment accounts and performing payment operations.

Glossary of used terminology:

Application of an external provider (electronic wallet/E- Wallet) – a mobile application for mobile devices (mobile phone, tablet, smart watch, etc.), which enables the registration of a bank card issued by Central Bank AD in it.

With the registration of the cards in the e-wallet, contactless payments and cash withdrawals can be made using the NFC function of the mobile device. The bank allows the use of the mobile application after acceptance of these General Terms and Conditions and valid registration.

NFC (Near Field Technology) – technology that allows data to be transferred between two devices at a very close distance. It is used when making contactless payments with cards, mobile phones, etc.

Authorized user – a natural or legal person who uses a debit or credit card issued by TSKB AD, who has installed an electronic wallet on a mobile device and has accepted these Card Registration Terms.

Mobile device – mobile phone, smart watch, tablet.

General Terms and Conditions – this concept includes the Terms and Conditions for digitizing and using a Central Bank card through applications of external providers, General Terms and Conditions of Central Bank to a framework agreement for opening and servicing bank payment accounts and performing payment operations and General Terms and Conditions of Central Bank for providing of consumer credit for individuals.

Digitization – the process of adding a bank card by an authorized user to a mobile payment/withdrawal service in a digital wallet.

Digitized card – a bank card included by the Authorized Person and the User in a digital wallet through the CCB Mobile electronic banking service or added to a digital wallet supported by another payment service provider.

ZPUPS - Law on payment services and payment systems