

S-BANK'S TERMS AND CONDITIONS FOR DIGITAL PAYMENT

Please read these terms and conditions carefully before adding your S-Bank payment card to a digital payment method.

ADDING AN S-BANK PAYMENT CARD TO A DIGITAL PAYMENT METHOD

You can initiate Visa card payments on your phone by adding your S-Bank card to a digital payment method. After adding the payment card to a Digital Payment Method, such as a third-party payment app or Click to Pay, you can use the payment card for online purchases without entering the payment card details in online payment forms. Please note that once you add your payment card to a third-party payment app, your phone or other mobile device becomes a payment tool equivalent to the payment card.

STORE YOUR MOBILE DEVICE, DIGITAL PAYMENT CREDENTIALS AND ACCESS CODE CAREFULLY

Please store your mobile device and the access code to your digital payment method with the same care as your card and its PIN.

Keep in mind that if your mobile device is lost or stolen, simply cancelling your phone subscription is not enough to prevent card payments being made on the lost mobile device. To prevent unauthorised payments being made with your lost mobile device, in addition to cancelling your phone subscription, you must report the card as lost in accordance with the terms and conditions of the card that you have added to a digital payment method.

ADDING AN S-BANK PAYMENT CARD TO A DIGITAL PAYMENT METHOD

1. GENERAL

These terms and conditions apply to the addition to and use of Visa cards issued by S-Bank Plc, (business ID 2557308-3, Fleminginkatu 34, 00510 Helsinki, hereinafter "S-Bank") with electronic card usage methods or digital payment methods offered by third parties.

By adding an S-Bank Visa card to a digital payment method, the Cardholder can initiate Visa card payments, depending on the type of transaction, either directly from the device or without entering the card details in the payment forms of online stores.

In addition to these terms and conditions, S-Bank's card terms and conditions and the terms and conditions for Visa Credit accounts apply. In the event of inconsistency, these terms and conditions take precedence.

The agreement enters into force when the cardholder adds their Visa card to a digital payment method and accepts both these terms and conditions and any terms and conditions of the digital payment method offered by a third party. The agreement will remain in force until further notice.

2. DEFINITIONS

For the purposes of these terms and conditions, the following definitions apply:

Digital Payment Method is a mobile payment application provided by a third party through which the Cardholder can initiate card payments without a physical payment card. Digital Payment Methods include ApplePay and GooglePay, for example. In these terms, a Digital Payment Method also means an electronic method of card use offered by S-Bank, such as Click to Pay.

The Card is a Visa card issued by S-Bank.

The Cardholder is a person to whom S-Bank has issued a card subject to card terms and conditions.

Contactless Payment is a card payment where the payment terminal reads the Card's payment information using contactless reading technology.

A Mobile Device is a mobile phone, tablet, smartwatch, or other device with a downloaded Digital Payment Method.

S-Bank's means of identification include

- **online banking codes** that consist of the user ID we have issued that identifies your customer relationship, the personal password you have selected and the code shown in the key code list.
- **S-mobiili identification**, consisting of an app downloaded to a mobile device, a personal PIN code and/or a biometric identifier, such as a fingerprint or facial features. You can start using S-mobiili identification by enabling it in S-mobiili.

Our means of identification are strong electronic means of identification in accordance with the Identification Act.

A Tokenised Card Number is a randomly generated card number, i.e. a token, that is used in the Digital Payment Method instead of the actual card number for security reasons. The Cardholder can distinguish between payments made with a physical card and a randomly generated card on the purchase receipt provided by the merchant, as well as in the purchase history in the Digital Payment Method.

3. ADDING AND USING A CARD WITH A DIGITAL PAYMENT METHOD

A Digital Payment Method enables the Cardholder to initiate card payments on a mobile device.

A Card is added and a Digital Payment Method is set up via S-Bank's S-mobiili app and/or a Digital Payment Method provided by a third party. In connection with adding the Card, the Cardholder is identified with strong identification methods approved by S-Bank.

To add a Card and enable a Digital Payment Method, the Cardholder must have:

- a valid Visa card issued by S-Bank
- S-mobiili app downloaded and installed on a mobile device
- a mobile device that supports a Digital Payment Method.

When paying for purchases, the Digital Payment Method requests the Cardholder to identify themselves for most transactions. Authentication can take place with biometric identifiers (such as a fingerprint or Face ID), the device access code or with strong means of identification approved by S-Bank, for example.

Before accepting a payment, the cardholder must check the contact details indicated on the purchase, the amount of the payment and the currency. The Cardholder must check the contact details transmitted by the mobile application before accepting a purchase. In an online store, a payment is accepted by confirming the confirmation request received in the application or by confirming the payment using strong means of identification approved by S-Bank. Card payment at a payment terminal is accepted by entering the access code of the mobile device or using the biometric identifiers on the device, and by taking the Mobile Device near a payment terminal receiving contactless payments. Any limits for contactless payments made with a physical card do not apply to payments done using digital payment method. Otherwise, the safety limits of the Card apply to the payments.

4. CARDHOLDER'S OBLIGATIONS

Keeping a Digital Payment Method

A Digital Payment Method is a personal payment tool and must not be disclosed to others or used by anyone other than the Cardholder.

The cardholder is responsible for protecting the confidentiality of any username and password(s). In addition, the cardholder is responsible for protecting the device(s) from unauthorised access if it the option to remember the cardholder has been selected on the device or in the browser or if Click to Pay is used on one or more devices.

A Mobile Device containing a Digital Payment Method must be stored in such a way that the payment method cannot be used by third parties.

Reporting the loss of a Mobile Device and preventing unauthorised payments

The Cardholder must report, without delay, if a Mobile Device containing a Digital Payment Method, or an access code for a payment method or login credentials are lost, obtained by a third party, or the payment method is used without authorisation.

A loss report in accordance with the card terms must primarily be made using the 24-hour card blocking service. You can also file a loss report in the online banking service, S-mobiili or at customer service points during their opening hours.

The number of the card blocking service for all banks is,

- when calling from Finland: 020 333 (local network charge/mobile network charge), and
- when calling from abroad, +358 20 333 or +358 800 1 2400 (local/mobile network charge)

When reporting the loss of a Card, the Cardholder must state their name and personal identity code, as well as the information that the Card was issued by S-Bank. The loss report cannot be cancelled.

Other Cardholder's obligations

The cardholder undertakes to:

- not add a Card to a Digital Payment Method on a shared mobile device.
- lock the Digital Payment Method with an access code to a mobile device or app that is only known by the Cardholder, or with a biometric identifier.

- to secure the Digital Payment Method with the Cardholder's login credentials, and to not give access to the login credentials to anyone else.
- delete the Card information on the Mobile Device when it is handed over to another person for use or sold.

Liability of the Cardholder for unauthorised payments

The Cardholder is only liable for unauthorised payments if the Cardholder:

1. has given a third-party access to the Card details in the Digital Payment Method, or
2. has neglected to comply with their obligations under these terms and conditions, or
3. has failed to report, without undue delay, the loss, unauthorised possession or unauthorised use of a Mobile Device or access code that they have noticed.

The liability of the Cardholder for unauthorised card use shall be no more than 50 euros in the cases mentioned in paragraphs 2) and 3) above. This limitation does not apply if the cardholder has acted deliberately or with gross negligence.

However, the Cardholder is not liable for any unauthorised charges to the extent that a service has been used after a loss report has been made in accordance with paragraph 3.

However, the Cardholder is always fully liable if they have intentionally submitted a false report or otherwise acted fraudulently.

5. TERMINATION OF THE AGREEMENT

A consumer has the right to withdraw from this agreement in accordance with Chapter 6a, Section 12 of the Consumer Protection Act within 14 days of concluding a distance selling agreement. The right of withdrawal does not apply to card payments made using a Digital Payment Method. The agreement and the use of the Digital Payment Method will terminate without notice if the Cardholder themselves deletes the card details from the Digital Payment Method and the Mobile Device or closes the Click to Pay account permanently.

The Bank and the Cardholder have the right to cancel and terminate this agreement in accordance with S-Bank's card terms and conditions.

The Tokenised Card Number that enables payment in the Digital Payment Method is removed from the payment method when the card agreement expires. Closing the physical Card or restricting its use in accordance with the card terms and conditions also restricts payments with a Tokenised Card Number in the Digital Payment Method.

The Bank reserves the right to close or restrict the use of a Digital Payment Method if the secure use of the payment method has been compromised for technical reasons or suspected unauthorised or fraudulent use of the Digital Payment Method, for example.

6. LIMITATIONS OF LIABILITY

The Cardholder is responsible for all costs, such as call charges, data charges and SMS charges, arising from the use of a Digital Payment Method in or outside Finland.

S-Bank is not liable for any agreements of a third party providing the Digital Payment Method. S-Bank is also not liable for any damage caused by errors, malfunctions or interruptions in the Cardholder's Mobile Device, telecommunications, the identification solution chosen by the Cardholder, or in the connection with the information system of the Bank and/or a third party.

Payment with a Digital Payment Method may be restricted in some situations for reasons beyond the control of S-Bank due to, for example, restrictions on payment terminals in terms of euros or numbers of transactions, an incompatible payment terminal or a temporary error in the systems of companies processing payment transactions or verifications.

In other respects, such as changes to contractual terms and the use of personal data, S-Bank's card terms and conditions apply.