

TERMS OF DIGITAL WALLET SERVICES

The Digital Wallet is a service that allows you to create a digital version (hereinafter – Digital Card) of the payment card issued by the Bank (hereinafter – Card) on your mobile device (hereinafter – Device), by linking it to the Apple Pay and/or Google Pay digital wallet, and use it to make Payments.

By adding the Card to your chosen digital wallet and linking it to a Device with an activated digital wallet, you confirm that you have read and agreed to the Bank's terms applicable to the services provided. These terms include, but are not limited to, the Bank's General Terms of Business, Privacy Policy, Pricelist, as well as the Credit Card Terms, available at www.bluorbank.lv. In particular:

1. You may use the Digital Wallet only on a Device that is accessible exclusively to you and/or protected against accidental or unauthorised use by third parties (for example, by means of a PIN code, biometrics, or other security measures known only to you). You are solely responsible for keeping Digital Wallet information confidential and for the security of the Device, including the security of access data, passwords, or PIN codes, as well as for any losses resulting from the use of the Digital Wallet on a damaged, modified, or otherwise compromised Device.
2. The Digital Wallet may be used to make Payments with the Digital Card in accordance with the terms and conditions of the digital wallet service provider, which you must review and accept. The Bank does not provide digital wallet services and therefore assumes no responsibility for the operation of the digital wallet.
3. By bringing the Device linked to the Digital Card close to the merchant's terminal and/or performing other actions required by the digital wallet service provider to confirm the Payment, you give your Consent to execute the respective Payment.
4. You must promptly inform the Bank:
 - 4.1. of the loss, theft, or other unauthorised appropriation of the Device linked to the Digital Card;
 - 4.2. of the use of your Digital Card without your consent;
 - 4.3. if you believe that a third party has obtained access information for the Device or the digital wallet, including access codes or PIN codes.
5. You must delete the Card from the Digital Wallet on any Device that you no longer plan to use and/or that may be used by a third party.
6. Payment data, which may include your personal information, may be stored on the Device and shared with the digital wallet service provider if required to execute the respective Payment. Such data will be processed in accordance with the digital wallet service provider's privacy policy.
7. Your Card limits apply to Payments made using the Digital Wallet.
8. The Digital Card is valid for transactions until:
 - 8.1. you delete or block the Card's linkage to the Digital Wallet;
 - 8.2. the Card is closed.