

## GENERAL TERMS AND CONDITIONS FOR THE USE OF CARDS IN DIGITAL FORM®

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### GENERAL

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With these General Terms and Conditions govern the use of the Mastercard payment card within digital wallets.

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### DEFINITIONS

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The definitions of terms used in these General Terms and Conditions and in the agreement on the issuance and use of the Addiko Bank d.d. Mastercard Business Payment Card are as follows:

- **Issuer of these General Terms and Conditions:** Addiko Bank d.d., Dunajska cesta 117, 1000 Ljubljana, e-mail: info.si@addiko.com (hereinafter referred to as “the Bank”), which is listed among banks and savings banks authorised by the Bank of Slovenia to provide payment services, as published on the Bank of Slovenia’s website. All branches of the Bank, together with full contact details, are listed on the Bank’s website;
- **Physical Card:** It is a Mastercard payment card with contactless functionality in material form, issued by the Bank, by means of which the User initiates a payment transaction from his/her card account or from a card account for which the User is authorised. The Physical Card is an instrument for cashless instalment and/or non-instalment payments for goods and services, as well as for cash withdrawals in Slovenia and abroad; it contains the basic elements, namely the card number, expiry date, User’s name, magnetic stripe and/or chip, and enables use at points of sale, ATMs and other terminals that support card technology;
- **A Digitised Card** is an electronic form of a Physical Card used by the User via a smart device (e.g. a mobile phone, smartwatch or other device) and contains digitally stored data of the Physical Card necessary for the execution of payment transactions;
- **General Terms and Conditions:** General Terms and Conditions for the Use of Cards in Digital Form;
- **Cardholder:** a natural or legal person who holds the rights and obligations arising from the use of the Physical Card and/or the Digitised Card;
- **Contactless Use:** Contactless use is a mode of operation whereby the User brings the card close to a POS terminal or an ATM, with the contactless connection being established through the use of NFC technology. Such use is possible where the Physical Card or the Digitised Card and the POS terminal or ATM are marked with the contactless payment logo;
- **Digital Wallet:** An electronic payment service enabling the Cardholder to install the Card in digital form on a device that meets the requirements of digital wallet providers;
- **Digital Wallet Provider:** a legal entity that offers a digital wallet application for mobile or other smart devices, which the User installs on his/her mobile or other smart device and which is intended for storing cards and performing contactless payments;
- **Cardholder Verification Data:** The Cardholder’s personal security elements (one-time passwords, personal passwords, biometric data, personal messages and similar elements) used for operating the device on which the digital wallet is installed; The Bank does not receive or process biometric data used to unlock the

smart device; such data remain stored on the device in accordance with the manufacturer’s settings.

- **Mobile Bank:** A mobile banking service that can be used on smart devices running Android or iOS operating systems and enables the User to use the agreed banking services.
- **A Smart Device:** An electronic device capable of connecting to the internet or other devices and of sensing its environment and operating partially or fully autonomously.
- **Authentication:** A procedure for verifying the User’s identity by using one or more security elements (e.g. passwords, PIN codes, biometric data or application confirmation) in order to ensure that access or a transaction is carried out by an authorised person.
- **The Price List:** The applicable price list of services of Addiko Bank d.d. for natural persons and legal entities, as amended from time to time.

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### CONDITIONS FOR THE USE OF DIGITAL WALLETS

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In order to use a digital wallet, the Cardholder accepts the general terms and conditions of the Digital Wallet Provider.

For the purpose of adding and using a card in a digital wallet, the Bank and the Digital Wallet Provider exchange the data necessary for the digitisation (tokenisation), activation and operation of the digital wallet service.

By submitting a request to add a card, the Cardholder requests the execution of the card-adding procedure. For this purpose, the Bank shall provide the Digital Wallet Provider and the card digitisation service provider only with the data that are strictly necessary for the digitisation, activation and use of the Digitised Card.

The Cardholder independently decides whether to accept the general terms and conditions of the Digital Wallet Provider and the Bank.

The Bank does not manage the digital wallet and does not determine the purposes and means of processing carried out by the Digital Wallet Provider within its application as an independent controller. However, as a controller, the Bank processes and transmits the data necessary for the adding, activation, use and security of the Digitised Card, including the exchange of technical information required for the operation of the service. The card digitisation service provider acts as an external service provider of the Bank in the execution of the digitisation (tokenisation) procedure, in accordance with contractual and statutory requirements.

The Digital Wallet Provider may restrict the use of the digital wallet by means of various limitations, such as, for example, the Cardholder’s age, the number of digital cards in the wallet, or similar, or may disable the use of the digital wallet in the event of breaches of its general terms and conditions or other requirements for the use of the digital wallet.

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The Digital Wallet Provider is responsible for the proper operation of the digital wallet. The Bank shall not be liable for any non-operation or malfunction of the digital wallet or for the inability to add a card to the digital wallet due to reasons not attributable to the Bank.

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## PROCESSING OF PERSONAL DATA

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By entering the card into a digital wallet via the mobile banking service, the Cardholder consents to the Bank transmitting his/her personal data and data constituting banking secrecy to the card digitisation service provider and the Digital Wallet Provider, as described in more detail in the information on processing applicable to the respective digital wallet. The transmitted data are necessary for the digitisation of the card and for the activation and enabling of the use of the Digitised Card within the digital wallet.

More detailed information on the processing of personal data by the Bank is provided in the separate information notices on the processing of personal data for each digital wallet, which are available on the Bank's website at [www.addiko.si/varstvo-podatkov](http://www.addiko.si/varstvo-podatkov).

The Bank processes, stores and protects the Cardholder's personal data in accordance with the legislation governing personal data protection, Regulation (EU) 2016/679 of the European Parliament and of the Council (GDPR), and the Bank's internal acts.

Within the scope of its contractual relationship with the Cardholder, the Digital Wallet Provider acts as an independent controller of personal data and is responsible to the Cardholder for the lawfulness of the processing. The Bank has no influence over and bears no responsibility for the manner in which the Digital Wallet Provider collects and processes data; the provider's information on processing is available on its websites. More detailed information on the processing of personal data by the Digital Wallet Provider is available on its websites.

If the Bank receives a report or detects a suspicion of unauthorised use of the Digitised Card, it may notify the Digital Wallet Provider, which may, in accordance with its terms and conditions and for the purpose of preventing abuse, disable further use of the digital wallet on the device; the Bank has no influence over such measures.

During the validity and use of the Digitised Card, the Bank also transmits to the Digital Wallet Provider the technical information necessary for the operation of the service, including information on payment transactions initiated using the Digitised Card, for the purpose of performing the contract between the Cardholder and the Digital Wallet Provider.

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## ADDING A CARD TO DIGITAL WALLETS

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The Cardholder may add the card to a digital wallet of a provider with whom the Bank has a contractual relationship either via the mobile banking service, through a shortcut in the card menu within the mobile banking application, or manually, by directly entering the card details into the digital wallet in accordance with the instructions of the Digital Wallet Provider.

In both methods of adding the card to the digital wallet, additional verification of the Cardholder's identity may be required, whereby the business hours and contact centre telephone number of the Bank are displayed in the digital wallet and the Cardholder contacts the Bank for the purpose of adding the card to the digital wallet. In the event of successful remote identification of the Cardholder, the Bank shall add the Cardholder's card to the digital wallet.

The Bank may refuse to add a card to a digital wallet for reasons attributable to the Cardholder, in particular in the event of breaches of these General Terms and Conditions and the general terms and conditions relating to the relevant card. The Bank may in all cases refuse to add a card to a digital wallet if the Physical Card has been cancelled, blocked or terminated, or where there is a suspicion of card misuse.

The Cardholder shall be informed of whether the addition of the card to the digital wallet has been approved or successfully completed by means of a notification within the digital wallet. A Cardholder who adds the card to the digital wallet via a shortcut in the mobile banking application shall also be notified of the successful addition of the card within the mobile banking service.

The Cardholder may add one or more cards to an individual digital wallet and may also add multiple digital wallets to one or more devices, in accordance with the requirements or limitations of the Digital Wallet Providers.

The Cardholder may remove the card from the digital wallet at any time independently, in accordance with the instructions of the Digital Wallet Provider. Upon the Cardholder's request, the Bank may also remove the card from the digital wallet. In such case, the Cardholder shall submit a request for the removal of the Digitised Card via the mobile banking service. The request must specify the last four digits of the Digitised Card, the device model and the operating system used by the device from which the Digitised Card is to be removed.

In the event that the Cardholder blocks or terminates the Physical Card, all Digitised Cards that the Cardholder has added to digital wallets on the basis of such Physical Card shall also be blocked or terminated.

In the event that a completely new Physical Card is issued to the Cardholder and this does not constitute a re-issuance upon expiry of the card's validity, the Cardholder must independently add the card again to the digital wallets. The Bank may allow the Cardholder, in the event of renewal or replacement of the card on the basis of which the Digitised Card was created, to continue using the already created Digitised Card without entering the renewed or replacement card into the digital wallet. If, for any reason, the Bank is unable to link the renewed or replacement card to the previous card on the basis of which the Digitised Card was created, or if the Bank issues the Cardholder with a new Physical Card bearing a different card number from the card on the basis of which the Digitised Card was created, the Cardholder must enter the new Physical Card into the digital wallet if he/she wishes to use it in the form of a Digitised Card.

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The validity period of the Digitised Card and the conditions for its renewal are determined by the Digital Wallet Provider. The validity period of the Digitised Card may be visible in the digital wallet application and may differ from the validity period of the Physical Card on the basis of which the Digitised Card was created.

If, for any reason, the contract on the basis of which the Bank issued the Physical Card to the Cardholder, or on the basis of which the Digitised Card was created, is terminated, or if the Bank, for any reason, denies the Cardholder the right to use the Physical Card on the basis of which the Digitised Card was created, the right to use the Digitised Card shall also terminate simultaneously.

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## USE OF THE CARD AND FEES

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The Cardholder may use the Digitised Card at points of sale that enable contactless payments.

All payments made using the Digitised Card shall be charged to the Cardholder in the same manner as payments made using the Physical Card. The Bank shall inform the Cardholder of obligations arising from card usage in the same manner as applicable to the use of the Physical Card or in accordance with the general terms and conditions applicable to the relevant card.

The Bank charges fees and costs for the use of the Digitised Card in accordance with the applicable Price List.

The Bank has no influence over, and bears no responsibility for, any fees or costs charged by the Digital Wallet Provider.

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## RULES OF SECURE USAGE

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The Cardholder is responsible for the security and confidentiality of all verification data used on the smart device on which the digital wallet is installed, as well as all verification data used for the operation of the digital wallet. The Bank shall under no circumstances be liable for any damage incurred by the Cardholder as a result of the Cardholder sharing, transmitting or disclosing such data to third parties.

The Bank shall also not be liable for any damage arising in cases where the Cardholder leaves the digital wallet device unattended, disables the device locking functionality, enables access to mobile banking or various registrations within different applications on the device, or allows third parties to install various software or hardware on the device.

The Cardholder shall:

- promptly notify the Bank of the loss of the Physical Card;
- promptly notify the Bank of the loss, misuse or theft of the smart device on which the digital wallet is installed;
- delete all information relating to the Digitised Card from the smart device upon permanent cessation of use of such device;

- in the event of misuse, cancel the card in accordance with the general terms and conditions applicable to the card that has been misused;
- use the digital wallet in accordance with the instructions of the Digital Wallet Provider;
- regularly review the Bank's notifications regarding the secure use of Physical Cards and the secure use of Digitised Cards in digital wallets;
- use the digital wallet exclusively on a smart device owned and used solely by the Cardholder;
- keep the smart device with the digital wallet under his/her direct control at all times;
- set a screen-unlock password of appropriate complexity, as required by the smart device manufacturer, or use fingerprint or facial recognition authentication;
- where a password is used to unlock the smart device screen, protect the confidentiality of such password and not disclose it to any other person, and immediately change the password if the Cardholder becomes aware of or suspects that any other person has obtained knowledge of it.
- if fingerprint authentication or facial recognition is used to unlock the smart device screen, store exclusively the Cardholder's own fingerprint or the image/recording of the Cardholder's face for this purpose;
- where an additional password is required to access the digital wallet, protect the confidentiality of such password or other data required to access the digital wallet application;
- protect the confidentiality of the one-time password (OTP), if provided by the Bank for the purpose of adding the card to the digital wallet;
- ensure that the smart device with the digital wallet installed is used exclusively by the Cardholder;
- lock the smart device with the digital wallet installed immediately after use in order to prevent the use of an unlocked device by an unauthorised person;
- prevent the unintentional execution of an authorised payment transaction by ensuring that an unlocked smart device with a digital wallet and an active Digitised Card is not held in close proximity to a device intended for the execution of payment transactions that supports NFC technology;
- permanently block all Digitised Cards entered into the digital wallet or remove them from the digital wallet if the Cardholder wishes to disable the smart device's security lock settings;

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- regularly update the digital wallet application installed on the smart device in accordance with the requirements or recommendations of the Digital Wallet Provider;
- not modify the operating system or the default factory settings of the smart device;
- install all applications on the smart device exclusively from verified and reliable sources;
- regularly review notifications of payment transactions executed using the Digitised Card and immediately notify the Bank of any suspicious transactions or identified irregularities.

The Cardholder adds cards to various digital wallets and other electronic payment systems that are not under the Bank's control at his/her own discretion and responsibility. The Bank shall not be liable for misuse or damage resulting from the failure of Digital Wallet Providers or electronic payment system providers to comply with statutory or technical security requirements.

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## FINAL PROVISIONS

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The General Terms and Conditions as in force from time to time are published on the Bank's website and are available at all branches of the Bank.

The Bank reserves the right to amend these General Terms and Conditions at any time and shall notify the Cardholders

thereof at least two months prior to the proposed date of entry into force of the amended General Terms and Conditions. It shall be deemed that the Cardholder agrees to the proposed amendments unless the Cardholder rejects them prior to the date on which the amended General Terms and Conditions enter into force.

These General Terms and Conditions form an integral part of the following:

- General Terms and Conditions for transaction account management and provision of payment services
- Splošni pogoji poslovanja z Addiko kartico Mastercard
- Splošni pogoji za storitev EBank in Addiko Mobile
- Splošni pogoji paketa
- Splošni pogoji za opravljanje storitev prek transakcijskega računa za pravne osebe, podjetnike, zasebnike in društva
- Splošni pogoji za uporabo nove Addiko EBank Business in Addiko Mobile Business
- Splošni pogoji poslovanja s poslovno debetno kartico Mastercard
- Splošni pogoji poslovanja s poslovno plačilno kartico Mastercard
- Splošni pogoji poslovnega paketa
- Addiko EBank ONLINE BANKING TERMS AND CONDITIONS FOR NON-RESIDENTS

These General Terms and Conditions shall apply to new and existing Cards as of 30.06.2026.