

Digital Wallet Terms and Conditions (Terms) – Google Pay

By accepting these terms, downloading and using the Google Pay App, you are entering into an agreement with Google LLC (“Google”) and Danske Bank to use your Mastercard issued by Danske Bank in Google Pay.

You are also agreeing to the transfer of the information mentioned below from Danske Bank to Google. You can withdraw from this agreement at any time by removing your Mastercard from Google Pay. If you do so, you will not be able to continue to use Google Pay.

In order for us to fulfil the agreement with you and also in the legitimate interest of Google, we will transfer information about your Mastercard transactions made using Google Pay to Google. This includes but is not limited to:

- Transaction amount, timestamp, type, currency, merchant name, city and address;
- Transaction details;
- Receipt number;
- Any discount; and:
- Any message from the merchant.

Google will use this information in accordance with the Google Pay agreement and in accordance with its privacy policy.

Google may use the transaction information to:

- provide you with relevant transaction data;
- detect and address fraud;
- comply with applicable law and regulations;
- respond to regulatory and government inquiries;
- manage the Google payment service;
- create business performance reporting not for dissemination or distribution to third parties;
- promote the google payments service;
- derive information necessary to fulfil Google’s third party reporting obligations regarding the acquisition of users for the Google payment service;
- enhance your experience using Google Pay or the Google payment service;
- perform ad attribution analysis; and:
- any other processing if you grant consent to Google.

Google may process the information outside the EU and may change its use of the information as agreed with you in your Google Pay Agreement.

The use of your Mastercard in Google Pay also has the following terms and conditions. Please note that Clause 5.1 applies only to the extent that it is compatible with the provisions above.

Digital Wallet Terms and Conditions (Terms)

1. Introduction

These Terms apply to the use of your eligible Danske Bank debit or credit Mastercard (**Card**) when you add it to, use, or keep it in a **Digital Wallet**. A Digital Wallet is an electronic payment system that allows you to make payments using a digitised version of your Card. Digital Wallets are operated by **Digital Wallet Providers** and are available on supported **Devices**.

2. Terms and Conditions

These Terms are in addition to the terms and conditions that apply to your Card and to the terms and conditions that apply to your account. Unless otherwise stated, where these Terms are not consistent with any other applicable terms and conditions, then these Terms will apply to the extent of that inconsistency.

Your Digital Wallet Provider and other third parties, such as your mobile network operator, will also have terms and conditions that apply to your use of the Digital Wallet. You should ensure that you are satisfied with all of the terms and conditions that apply to your Digital Wallet use. We are not responsible for any agreement that you enter into with any third party in connection with your use of a Digital Wallet.

3. Adding your Card to a Digital Wallet

3.1. Only those Cards that we indicate are eligible can be added to a Digital Wallet.

3.2. You can register your Card in a Digital Wallet by following the instructions of the Digital Wallet Provider. You acknowledge that the Digital Wallet Provider has the right to decline to register your Card and that we are not responsible for this.

3.3. We may allow you to register the same Eligible Card on more than one Device. You must, however, continue to keep your Device secure and your security details confidential.

4. Using the Digital Wallet

4.1. When you have registered your Card in a Digital Wallet, you can make purchases where the wallet is accepted. The wallet may not be accepted at all places where your Card is accepted.

4.2. We do not operate the Digital Wallet and we are not responsible for its use or performance, for example, if it requires updating, becomes unavailable or if you are unable to use it for any transaction.

4.3. You are responsible for the accuracy of the data given by you when you register your Card in a Digital Wallet and when you authorise a payment using it. Where an unauthorised payment is carried out, or a payment is carried out incorrectly, please refer to the terms and conditions of your account with us for details on how to proceed.

5. Privacy

5.1. By adding your Card to a Digital Wallet, you agree that we may share your personal information with the Digital Wallet Provider, payment network or other third parties as necessary to provide the services and process the transactions you have requested. We may also share anonymised information relating to your transactions with the Digital Wallet Provider to improve and develop its technology.

5.2. We will at all times comply with our obligations under Data Protection Law and with the terms of our leaflet – How we use your business and personal information. Copies of this leaflet are available on our website at www.danskebank.co.uk and in our branches. The Digital Wallet Provider is separately responsible to you for how they use and manage any personal information you provide to it.

6. Security

6.1. You must take all reasonable steps to maintain the confidentiality of any information shown or stored on your Device in connection with the Digital Wallet. You are solely responsible for the safety and security of your Device. In particular, you must:

- (i) Use appropriate security on your Device;
- (ii) Never give anyone else your security details. If you suspect that someone knows them, change them immediately and if necessary, suspend or disable the Digital Wallet or remove your Card from it;
- (iii) Delete all Card details from your Device before you dispose of or replace it;
- (iv) Contact us immediately if any Device on which you have a Card has been lost or stolen and take all reasonable steps to suspend or disable it from being used.

7. Changes to these Terms

7.1. If we make any changes to these Terms, we will notify you as set out in the terms and conditions for your Card. After this, continued use of your Card with a Digital Wallet means that you have accepted the changes. When there are changes, we may ask you to read and accept these before you can continue to use the Digital Wallet. If you do not agree to such changes, you can remove your Card from the wallet following the Digital Wallet Provider's procedures.

8. Suspension or Removal of your Card from a Digital Wallet

8.1. We may refuse to register your Card in a Digital Wallet, or to block or restrict you from adding your Card where we have reasonable grounds for doing so. This includes behaviour that we (acting reasonably) consider indicative of fraud, if you have a negative or overdue account balance or if we are instructed to do so by the Digital Wallet Provider or payment network. The Digital Wallet Provider, the payment network or some other third party may also block, restrict, suspend, cancel or otherwise terminate your use of the Digital Wallet without reference to us.

9. Termination

9.1. We can cancel the eligibility of your Card for any Digital Wallet or cease to offer the service at any time. We will provide you with any notice required under the applicable terms and conditions for your account.

9.2 You can terminate these Terms at any time by removing your Card from the Digital Wallet.

9.3 Any termination of these Terms is without prejudice to any accrued rights and/or remedies.

10 Fees and Charges

10.1 Any interest, fees and charges that apply to your Card will also apply when you use a Digital Wallet to access your Card. A current list of our fees and charges for Card services is available at danskebank.co.uk/docs.

10.2 You may incur other fees and charges for using a Digital Wallet, for example, the Digital Wallet Provider or other third parties such as your mobile network operator may charge you for using their service.