

Terms and Conditions for using the Digital Card through Mobile Banking

1. The acceptance of using the Digital Card

- 1.1.**The Terms and Conditions for using the Digital Card through Mobile Banking (hereinafter “Terms”) stand as a convention concluded between Banca Comercială Română S.A., a credit institution organized according to the Romanian law as a stock-based company, managed in a dual system, registered with the Trade Register under no. J40/ 90/ 91, CUI 361751, Banking Register: RB-JPR 40-008/1999, registered with the Personal Data Processing Register under no. 3776 and 3772, having a subscribed and paid in full share capital of 1,625,341,625.4 LEI, with the headquarter located at Bucharest No.15, Calea Victoriei, District 3, code 030023, and Client. This agreement is concluded by Client acceptance and completion of the registration process.
- 1.2.**The Client may waive the use of the Digital Card through the Remote Banking Services that allow this.
- 1.3.**The Terms determine how the Digital Cards can be used and are part of the Contractual Documentation.
- 1.4.**The terms are complemented by the FRAMEWORK AGREEMENT FOR BANKING SERVICES (CSB) concluded by the Client, in particular with the Special Provisions Section, Chapter XIV. OPERATIONS WITH CARDS AND PORTABLE ACCESSORIES, and other relevant Conventions.

2. General provisions

- 2.1.**For a Cardholder/Card User to be able to Digitize and use a Digital Card, the following conditions must be met:
- a) Have a BCR Debit Card or Credit Card;
 - b) Have a suitable mobile terminal running Android operating system;
 - c) Download BCR's Mobile Banking application on the mobile terminal.
- 2.2.**The required technical conditions for the mobile terminal can be found on the website www.bcr.ro.

3. Provisions regarding the use of the Digital Card

- 3.1.**The Digital Card can be used during the validity period of the Card. Due to security reasons, in case no transactions are performed with the Digital Card for a period of 90 consecutive days, it will be deactivated and can be reactivated later.
- 3.2.**Payment Operations by Digital Card can be performed only within the limit of the funds available in the Cardholder's Account and/or from the funds made available by BCR to the Cardholder within the limit previously established.
- 3.3.**By using the Digital Card, the Client expresses its consent to the execution of the Payment Instructions (for which the NFC functionality of the mobile terminal is required) with regards to the Contactless Transactions:
- a) For less than or equal to 100 Lei, by simply approaching the mobile terminal;
 - b) For more than 100 Lei, by approaching the mobile terminal and validating the transaction by introducing the unlocking method of the mobile terminal.
- 3.4.**In order to provide the necessary technical support for the use of the Digital Card, the Cardholder/ Card User can call BCR Contact Center at *2227, available via any national telecom network, or use the additional phone number: +4.021.407.42.00. Also, the Cardholder/ Card User can use the following e-mail address contact.center@bcr.ro

4. Information regarding personal data protection for the use of the Digital Card through Mobile Banking General provisions

4.1 Activating the Digital Card used via Mobile Banking implies the processing of the personal data defined below, in addition to the processing of data described in the documentation regarding the protection of personal data for the use of Internet Banking and Mobile Banking

4.2 Banca Comercială Română S.A. processes the personal data in accordance with the provisions of the General Data Protection Regulation no. 679/2016 (“GDPR”) as well as with the applicable legislation for Card Digitization through tokenization and payments via a Digital Card.

4.3 Scope and relevance of the processing: Activation and supply of the Digital Card used via Mobile Banking. Depending on the scope of the processing, BCR processes personal data in order to execute the contract or to fulfill a legal obligation

4.4 Types of processed data: processed personal data (including the customer’s unique identifier), card related data (card number and expiration date), the device identified and of the Mobile Banking application are required in order to Digitize a Card that will be used through the Mobile Banking in order to perform transactions by using the Digital Card, as required in order to perform payments with the Digital Card. The data are used only for ensuring the use of the Digital Card through Mobile Banking as required by the applicable legislation

4.5 Transfer of personal data: In order to fulfill processing purposes, BCR could reveal certain personal data categories towards the following recipients: entitled person and/or representative, BCR representatives, BCR Group entities, court authorities or other public authority of any kind, international organizations, service providers, banking organizations, professional organizations, market research organizations, organizations involved in the electronic payment systems, other contractual partners or representatives of BCR. During the Card Digitization process, the data used in order to supply the service will be stored by BCR and by the external provider involved in the process for the duration required to fulfill the services according to the applicable Terms and Conditions.

4.6 The rights of the entitled person: According to the data protection legislation the entitled person has the following rights: the right to be informed; right to access of the data; right to rectification and data erasure; right to restriction of processing; the right to data portability; the right to object; the right to not be a part of automated decision-making that generates legal effects or that affects in a significant manner; the right to file a complaint; the right to obtain manual intervention. These rights may be exercised by filing a request in this respect with any BCR branch, via call BCR Contact Center at *2227, available via any national telecom network or at the following phone number: +4.021.407.42.00 or by writing an e-mail to dpo@bcr.ro. Also, there is the option to address ANSPDCP (G-ral. Gheorghe Magheru 28-30 Blvd. Sector 1, 010336 postal code, Bucharest, Romania).