

Terms and Conditions regarding the use of the Click to Pay service by individual customers who hold cards issued by BRD - Groupe Societe Generale SA

This document describes the enrollment process and the use of the cards issued by BRD - Groupe Societe Generale SA (“**BRD**” or the “**Bank**”) within the Click to Pay service”.

Please read this document carefully before enrolling your cards in this service.

If you wish to consult this document in the future, you can access it at any time on our website - www.brd.ro, section www.brd.ro/termeni-si-conditii-click-to-pay.

1. What the Click to Pay service is ?

Click to Pay is a secure remote payment service, based on the international EMV Secure Remote Commerce (SRC) standard and implemented by the Mastercard and Visa card schemes. It allows individual customers holding BRD-issued cards to make online payments to merchants using these cards, without having to manually enter the card details at the time of payment. For payment security, the actual card data stored in Click to Pay is replaced with a secure token. This way, merchants do not have access to real card information.

The Bank does not charge any fees or other costs for the activation, suspension, deactivation, or any other operations related to the Click to Pay service.

2. Customer eligibility for the Click to Pay service ?

The Click to Pay service is available to individual customers who meet all of the following conditions:

- ✓ have installed and activated the Internet and YOU BRD Mobile Banking Service on their personal mobile device;
- ✓ hold at least one eligible card (as defined in Section 3 below);
- ✓ have a valid email address and mobile phone number registered with the Bank.

3. Which cards can be enrolled/managed in the Click to Pay service?

The cards that the customer can enroll in Click to Pay must meet all the following conditions:

- ✓ They must be debit cards in RON or foreign currency and/or credit cards.
- ✓ They must be active (not blocked or expired).
- ✓ They must be issued by BRD in the name of an individual customer, acting in their capacity as a consumer.

The Click to Pay service allows the enrollment of both the cards issued by the Bank in the name of the account holders and the supplementary cards issued to users designated by the account holders (empowered), in accordance with the applicable contractual documentation.

Customers may enroll one or several cards in Click to Pay, as long as they meet the eligibility conditions set out above.

4. Eligible merchants that accept Click to Pay payments ?

With Click to Pay, customers can make online payments at participating merchants. These merchants display the Click to Pay icon .

5. Activating the Click to Pay service ?

Click to Pay is activated when requested by the customer through the YOU BRD Mobile Banking Service. Activation consists of enrolling the card into a Click to Pay profile associated with the customer, which is managed by the card scheme.

To enroll a card in the Click to Pay service, the customer must:

- ✓ access the ‘Cards’ menu from the YOU BRD Mobile Banking Service home screen;
- ✓ select the ‘Click to Pay’ section from the list of available functionalities on the card details screen;

- ✓ in the Click to Pay activation screen, the customer is shown the email address and mobile phone number they have provided to the Bank. The customer must verify that this information is correct, up to date, and unique. These contact details must not have been previously registered as contact information by another person in their relationship with the Bank. If this condition is not met, the customer may encounter errors during the activation process. In such cases, the Click to Pay profile must be deleted and the activation process should be restarted using updated information. If the email address or mobile phone number displayed is no longer valid, the customer must update their contact details in the YOU BRD Mobile Banking Service, under the 'Other' menu, option 'Update contact details', and then restart the card enrollment process in Click to Pay;
- ✓ to complete the card enrollment process, the customer must confirm that they have read and agree to the Click to Pay **Terms and Conditions**.

If other card enrollment methods for Click to Pay, made available by entities other than the Bank, exist or become available, the Bank shall not be held liable for any malfunction or inconvenience experienced by the customer during the enrollment process.

6. How to pay using Click to Pay?

After activating Click to Pay, the customer can make online transactions at merchants displaying the Click to Pay icon , without manually entering card details (card number, CVV, expiration date). The process goes as follows:

- ✓ For the first Click to Pay payment made from a specific device (phone, tablet, computer, etc.), the customer is asked to confirm their identity using a one-time verification code (OTP – One Time Password) sent to the mobile phone number or email address associated with the Click to Pay service. This code must be entered on the payment screen. It is used to validate the device and allow its future recognition. After this initial validation, the customer may choose not to receive this verification code for subsequent Click to Pay payments made from the same device;
- ✓ The customer is shown the list of eligible cards enrolled in Click to Pay, based on their email address;
- ✓ The customer selects the card they want to use for the payment;
- ✓ The customer authorizes the payment according to the existing procedure set out in the General Banking Conditions and receives the payment confirmation.

7. What happens when the customer changes their email address or phone number?

If the customer's email address or mobile phone number registered with the Bank is changed, these details will be automatically updated in their Click to Pay profile.

8. Suspension and deactivation of Click to Pay

Suspension.

The customer may temporarily suspend the Click to Pay functionality at any time, for each enrolled card, by using the suspension button available in the Click to Pay section of the "Cards" menu.

Once Click to Pay is suspended, the card will no longer be displayed on the merchant's payment page.

The customer may reactivate Click to Pay for the card by using the same button, whenever they wish.

Deactivation.

The customer may permanently deactivate Click to Pay for all registered cards, also from the Click to Pay section in the "Cards" menu.

9. Termination of the Click to Pay service by Visa/Mastercard

The card scheme may decide to suspend or discontinue the provision of the Click to Pay service. The Bank will inform card-holding customers of such situations as soon as possible. The Bank shall not be liable for any inconvenience or damage caused to the customer in such circumstances, which are outside the Bank's control.

10. Processing of personal data

The following personal data of the customer are processed by the Bank, acting as an independent data controller, in connection with the Click to Pay service, for the duration of its provision: name, surname, card number, card expiration date, country code, email address, and mobile phone number. Specifically:

- i) For the purpose of enrolling the cards issued by the Bank in the Click to Pay service, the Bank processes the following personal data: name, surname, card number, card expiration date, country code (for Visa cards), email address, and mobile phone number.
- ii) For the purpose of suspending the Click to Pay service, the Bank processes the following personal data: card number.
- iii) For the purpose of updating the Click to Pay profile, the Bank processes: mobile phone number and email address.
- iv) For the purpose of validating the device enrolled in Click to Pay and recognizing it thereafter, the Bank processes: mobile phone number and email address.

Whenever the customer updates their email address or mobile phone number, the Bank automatically transmits the updated information to Mastercard/Visa for the purpose of updating the Click to Pay profile.

In the context of the operations related to the enrollment, deactivation, and updating of Click to Pay profile information, the Bank and Visa/Mastercard each process personal data in their capacity as independent data controllers.

Visa/Mastercard provides the administration and operation of the IT system specifically designed for this type of payment, processing data for this purpose in its capacity as an independent data controller. Accordingly:

- ✓ Visa/Mastercard links the customer's email address with the cards enrolled in Click to Pay. This ensures that the customer's information is accurate and up to date, and that payments comply with the authentication standards imposed by the payment systems.
- ✓ Visa will use the above mentioned personal data in accordance with the Visa Global Privacy Notice, available at the following link: : www.visa.ro/termeni-de-utilizare/declaratia-de-confidentialitate-globala-visa.html.
- ✓ Mastercard will use the above mentioned personal data in accordance with the details provided in the Terms of Use for the Click to Pay service offered by Mastercard, available at the following link: www.mastercard.com/global/click-to-pay/ro-ro/terms-of-use.html.

Through the YOU BRD Mobile Banking Service, in addition to the functionalities for enrolling and deactivating the Click to Pay service, the customer can also view the data associated with the Click to Pay service.

The processing operations carried out by the Bank in its capacity as payment service provider are based on the performance of the contract (Art. 6(1)(b) GDPR) or on legal obligation (Art. 6(1)(c) GDPR). The processing operations carried out in relation to Visa/Mastercard for the enrollment, deactivation, or updating of Click to Pay are performed on the basis of the legitimate interest of enhancing the security of online card transactions.

The personal data processed in the context of the Click to Pay service will be:

- transmitted in encrypted format by the Bank to Visa/Mastercard: name, surname, card number, card expiration date, country code (exclusively for Visa cards), email address, and mobile phone number.

In the context of the Click to Pay service, the Bank transfers data only to countries within the EU/EEA or to countries that have been recognized as ensuring an adequate level of protection by a decision of the European Commission.

Detailed information about the personal data processing activities carried out by the Bank in its capacity as data controller (for example, for the regular provision of payment services performed under the Bank–customer contract), as well as information about the rights granted by law to data subjects, can be found in the document 'Information on the Processing of Personal Data', available free of charge on the Bank's website, in the section <https://www.brd.ro/prelucrare-datelor-cu-caracter-personal>, as well as in any BRD branch.

In accordance with the legislation applicable to personal data processing, you have the right to access your data, the right to rectify your data, the right to have your data erased, the right to object to processing, the right to restrict processing, the right to data portability, the right related to automated decision-making carried out in the course of our activity, as well as the right to lodge a complaint with the National Supervisory Authority for Personal Data Processing (« ANSPDCP »).

ANSPDCP contact data are: . Gheorghe Magheru 28-30 Blvd., 1st District, postal code 010336, Bucharest, Romania, e-mail address: anspdcpc@dataprotection.ro

To exercise the above rights, except for the right to contact the National Supervisory Authority for Personal Data Processing (ANSPDCP), or if you have any questions regarding the Personal Data Processing Notice, you may contact us using the following contact details of the BRD Data Protection Officer (DPO): Ion Mihalache 1-7 Blvd, 1st District, BRD Tower, postal code 011171, Bucharest, Romania, e-mail address: dataprotection@brd.ro

11. Final Clauses

This document is to be read in conjunction with:(i) the General Banking Conditions for individual customers; (ii) the contractual Terms and Conditions of the YOU BRD Mobile Banking Service;(iii) the debit/credit card agreement concluded by the customer with the Bank; (iv) the Fees and Charges Guide for individual customers.