

These Digital Wallet Terms & Conditions are in addition to our “General Terms and Conditions” that applies to the use of your Permanent TSB Account and the Mobile App.

These Digital Wallet Terms & Conditions have the same meaning as in our General Terms and Conditions. If there is any overlap or conflict between the Digital Wallet Terms & Conditions and our General Terms & Conditions, our General Terms and Conditions will take precedence.

If you have other terms with your Digital Wallet provider (e.g. terms relating to your device) then they will apply as between you and your Digital Wallet provider. Also, please note that any transactions with your Permanent TSB Card will remain subject to other terms which may apply (for example those of Visa).

## 1. How do you make it work?

You can link your Permanent TSB Card to your Digital Wallet by adding the Permanent TSB Card to your Digital Wallet app on your device and then you are ready to go. Please note that contactless payment limits may apply depending on the retailer and payment terminal used.

## 2. How do you stop it?

To stop using your Digital Wallet with your Permanent TSB Card, go into the Digital Wallet app on your device and remove your card.

## 3. Can Permanent TSB stop you using your Permanent TSB Card with your Digital Wallet app?

Our right to stop you using your Permanent TSB Card with your Digital Wallet is the same as our right in our General Terms and Conditions to close, terminate, suspend, or limit your access to your Permanent TSB Account or any or all of the Permanent TSB Services at any stage.

Please be aware, if your Debit Card is replaced as damaged or replaced due to natural expiry, you will need to allow up to 2 business days, from the date of request for a replacement card or date of expiry, for your new card to update in your digital wallet.

## 4. What security provisions apply?

Our General Terms and Conditions have a number of important security provisions dealing with, for example, what you must and must not do to keep your device and Permanent TSB Account secure. The same apply to using your Permanent TSB Card with your Digital Wallet. Please review them before you start using your Digital Wallet. Do not share your security details - by security details we mean all PINs and passwords you use to access your Permanent TSB Account or device by any method. If you lose your device, please contact us immediately. If you change device, delete all relevant information including your Digital Wallet app.

If your Permanent TSB Card, security details or your device used to access card details or make payments has been lost or stolen or you suspect someone has

tried to use them or accessed or tried to access an Digital Wallet, you must notify us immediately via the support functions available on the Mobile App.

You must not activate a payment session on any device if you are not in full control of the device or it is not in your possession at the time of the payment. If you consent to another person using your device by allowing that person to register their fingerprint in your device, we will treat this as you failing to keep your Permanent TSB Card and security details safe.

## 5. What are our responsibilities when things go wrong?

Our General Terms and Conditions set out who is responsible in various scenarios. We will not be responsible for anything going wrong with your Digital Wallet app or your device. This is because these services aren't provided by Permanent TSB and we do not control the related platform, Digital Wallet or device.

## 6. Does it cost anything?

We don't charge you when you use your Permanent TSB card with your Digital Wallet.

## 7. Personal information

When you add your Permanent TSB Card to your Digital Wallet, your card information will be provided to your Digital Wallet Provider in order to add and activate your card on your Digital Wallet. Please take the opportunity to re-read our Data Protection Notice, which is available on the Permanent TSB website, for further information on how Permanent TSB uses your personal data in providing banking services to you, your rights in relation to your personal data, and the contact details of our Data Protection Officer. Please note, however, that your Digital Wallet Provider is separately responsible for how it uses and manages any personal information you provide to it, and you will therefore also be subject to your Digital Wallet Provider's privacy policy. We and your Digital Wallet provider share certain information with each other for a number of reasons including; to verify information and to prevent fraud, and (at an aggregated level) to improve our and its service.