

# Digital Wallet

## Terms and Conditions

Credit Union  
Current Account

These conditions apply to how we facilitate the use of your debit card (Card) when you add or keep a Card in a digital wallet (Digital Wallet). A Digital Wallet is any electronic payment system that uses your Card or a digital record of your Card to allow you pay for items. It is operated by a provider of Digital Wallets (Digital Wallet Provider) and is available on a suitable mobile phone, tablet or other device (Device). The words “you” and “your” mean you as the Card holder, and the words “we”, “us”, “our” means Transact Payments Malta Limited, being a company incorporated in Malta with registered address at Vault 14, Level 2, Valletta Waterfront, Floriana, FRN 1914 and company registration number 91879. Transact Payments Malta Limited is authorised by the Malta Financial Services Authority as an electronic money institution.

### 1. Your Current Account and Debit Card Terms and Conditions Still Apply

The terms and conditions that apply to your current account (Account) and Card(s) still apply when you use your Card in a Digital Wallet. The Digital Wallet Provider will also have terms and conditions, policies, including a privacy policy, and obligations that apply to your use of the Digital Wallet, as will other third parties (for example, mobile network operators). You should make sure that you read these terms and conditions and policies and are satisfied with these.

### 2. Using your Card in a Digital Wallet

To add a Card to a Digital Wallet, you must follow the process set out by the Digital Wallet Provider (and any other procedures we, or they, may need to adopt). Not all Cards will be eligible to be added to the Digital Wallet, and the Digital Wallet Provider may limit the number of Cards that can be used. Once a Card is added, the Digital Wallet will only allow you to make purchases where the Digital Wallet is accepted.

You may remove your Card(s) from the Digital Wallet at any time by following the Digital Wallet Provider’s procedures for removal. If you remove a Card, we must continue to process any Digital Wallet transactions on that Card outstanding at the time you remove it from the Digital Wallet and you must still pay for such transactions.

### 3. Fees

We do not charge any fees for adding your Card to the Digital Wallet. The usual fees associated with using your Card will still apply. The Digital Wallet Provider or other third parties (for example, mobile network operators) may separately charge you fees in relation to your use of the Digital Wallet or Device and such fees are between you and the Digital Wallet Provider or relevant third party.

### 4. Responsibility for the Digital Wallet working

We do not operate the Digital Wallet and therefore cannot be responsible for its use or performance. We can only help you with using your Card. We are not responsible for the Digital Wallet, for example, if it requires updating, becomes unavailable or if you are unable to use it for any transaction, or if a merchant refuses to accept payment using the Digital Wallet.

### 5. Card and Device Security

You must not share any usernames, passcodes or any other information relating to your Card or Device. If you share this information with others, they may be able to access your Digital Wallet and make purchases with your Card or obtain your personal information. Before you replace or dispose of a Device, you must ensure that all Card information is deleted from that Device. You agree to contact card services via the number on the back of the card or your credit union immediately if any Device on which you have a Card has been lost or stolen, or if you suspect that there has been fraud in relation to your Card. For example, if you receive a text message, alert or other such notification to your Device indicating that you have added a Card to a Digital Wallet and you did not do so, or if you receive a receipt for something you did not purchase you should contact either card services via the number on the back of your Card or your Credit Union immediately. We will not be responsible for any losses you incur except as set out in the Card

conditions (Part B – of the ‘Current Account and Debit Card Terms & Conditions’), or as may be required by law.

### 6. Suspending or Cancelling Your Use of a Card

There may be situations where we refuse to allow a Card to be added to a Digital Wallet, or cancel or suspend use of a Card to make purchases using the Digital Wallet. We can do this for any reason and at any time, including where you are in breach of these conditions or the ‘Current Account and Debit Card Terms and Conditions’, where your Card is blocked, cancelled or expired, where we suspect fraud, if you have an overdue or negative balance, if directed to do so by the Digital Wallet Provider or the applicable card network, or where we cannot sufficiently authenticate you or the Card. The Digital Wallet Provider or a third party may also block, restrict, suspend, or terminate your use of the Digital Wallet without reference to us, and we cannot be liable if this happens.

### 7. Your Privacy

We respect the privacy of your personal information. We will at all times comply with our obligations under data protection law and the terms of our privacy policy is available [here](#), via your Credit Union’s website or in the Credit Union’s office, all of which form part of these Conditions. The Digital Wallet Provider is separately responsible for how they use and manage any personal information you provide to the Digital Wallet Provider.

### 8. We May Change these Conditions

These conditions may change from time to time, and we will tell you, usually 2 months in advance, if we add to or change these conditions. The type and amount of notice that we will give you will follow the laws and regulations that apply at that time, and may be by letter, electronic mail, telephone (including SMS or recorded message), online services, via your Credit Union’s website, by notice published in a national daily newspaper or display in our offices or other means of communication we deem appropriate. After which, the continued use of your Card with the Digital Wallet will mean that you have accepted the change to these conditions. If you do not agree to any updated conditions, you may remove your Card(s) from the Digital Wallet following the Digital Wallet Provider’s procedures for removal.

### 9. Contact Us

If you have any queries in relation to these conditions, please refer to our Digital Wallet FAQs available on your Credit Union’s website. If you have any questions or issues which are not answered by the FAQs, please contact your Credit Union using the telephone number on its website. If you have questions in relation to the Digital Wallet, please contact the Digital Wallet Provider.

Irish law and the authority of the Irish courts apply to these conditions.