

The background of the page is a light gray gradient. It features several white decorative elements: a solid curved line starting from the left and arching towards the top right; a dotted curved line starting from the left and arching towards the bottom right; and a solid curved line starting from the left and arching towards the bottom right. There are also three small white circles connected by thin lines to the solid curved lines. The logo 'travel wallet' is centered in the upper half of the page.

travel<sup>™</sup>  
wallet

**DIGITAL PAYMENT**

**SERVICE TERMS**

# 1. What governs your use of your Travel Wallet Card through third party Digital Payment Services?

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You may add your Travel Wallet Card to third party apps which enable digital payment services, such as Apple Pay<sup>1</sup>, Samsung Pay<sup>2</sup>, Google Pay<sup>TM3</sup> (collectively, the “Digital Payment Service”).

When you do so, it is necessary to allocate rights and obligations and address special situations that are not included in the Travel Wallet Terms and Conditions.

Consequently, your use of a Card added to any Digital Payment Service will be governed by:

- these Terms and Conditions for Digital Payment Services; AND
- the Travel Wallet Terms and Conditions.

In case of conflict between these Terms and Conditions for Digital Payment Services and the Travel Wallet Terms and Conditions, the provisions of these Terms and Conditions for Digital Payment Services shall prevail solely in relation to the functionality described in this document. Unless otherwise stated in these Terms and Conditions, capitalised terms are defined in the Travel Wallet Terms and Conditions.

Please also note that each Digital Payment Service will have its own terms and conditions that are separate from and in addition to these Terms and Conditions for Digital Payment Services. We do not control the functionality provided by the Digital Payment Service. We are responsible solely for providing to the Digital Payment Service secure information about your Card. We are not responsible for any service, failure, delay or errors caused by the Digital Payment Service. The Digital Payment Service may not be accepted at all places where your Card is accepted.

Adding your Card to a third party Digital Payment Service will enable you to access the functionality provided by such Digital Payment Service which may include: (a) using your Card to make payments and other transactions where the Digital Payment Service is accepted, (b) performing p2p transactions to others who are enrolled in such Digital

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<sup>1</sup> Apple, the Apple logo, Apple Pay, Apple Watch, Face ID, iPad, iPhone, iTunes, Mac, Safari and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries.

<sup>2</sup> Samsung Pay is a trademark of Samsung Electronics Co., Ltd.

<sup>3</sup> Google Pay is a trademark of Google Inc.

Payment Service, or its partners, and (c) accessing other functionality offered by such provider.

“You” and “your” refer to you as Cardholder. “We”, “us”, or “our” refers to Moorwand Ltd (“Moorwand”), whose registered office is 29th Floor, 30 St Mary Axe, London EC3A 8BF, is registered in England and Wales under Company No. 08491211 and is an Authorised Electronic Money Institution regulated by the Financial Conduct Authority under Reference No. 900709, as the issuer of Travel Wallet. “Digital Payment Service” means the service provider itself, as well as any third parties or associates of such provider which may impact the use of the Digital Payment Service.

When you add your Card to a Digital Payment Service, you agree to these Terms and Conditions for Digital Payment Services.

## 2. Fees

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We will not assess any fee for adding your Card to a Digital Payment Service, but your use of the Card through such provider will incur in the fees established in the Travel Wallet Terms and Conditions. The Digital Payment Service and other third parties, such as telecommunication providers of wireless or data services, may assess additional fees, which we do not control, to use the Digital Payment Service.

## 3. Adding your Card to a Digital Payment Service

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In order to add your Card to a Digital Payment Service you may either follow the instructions in the Travel Wallet Account Centre (Card Details) or the instructions provided by the Digital Payment Service. In order to successfully add your Card to and use it through the Digital Payment Service, your Card and Account must not be closed, blocked, suspended, reported lost or stolen, or with a negative balance. We must verify your identity prior to your adding a Card to a Digital Payment Service. The Digital Payment Service may limit the devices which may be used for its service.<sup>4</sup>

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<sup>4</sup> For Apple Pay compatibility see: Apple Pay Support page at [support.apple.com/km207105](http://support.apple.com/km207105). For Samsung Pay compatibility see: see the Samsung Pay Support page at <http://www.samsung.com/us/support/owners/app/samsung-pay#compatibility>. For Google Pay compatibility see: <https://support.google.com/pay>

## 4. Account History

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If you access your Account history through the Digital Payment Service, you will only see transactions which were performed through such provider, but will not be able to see your full Account history. The information provided by the Digital Payment Service may not contain complete information about the transaction, such as the Applicable Exchange Rate or post-transaction activity such as clearing, settlement, reversals, returns or chargebacks. For this reason, the information provided by the Digital Payment Service may not be complete or consistent with the information provided by us. To see your full and accurate Account history, simply access it through your Travel Wallet Account Centre, which is the prevailing record-keeping method for your Travel Wallet Account.

## 5. Electronic Communications

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You agree that we will communicate with you via email or your mobile device to provide disclosures and communications related to the Travel Wallet Account or the use of the Card through a Digital Payment Service.

## 6. Privacy and Information

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To enable the linking to and use of the Card through a Digital Payment Service, you agree that we will collect, use and disclose to the provider your personal information as described in the Travel Wallet Privacy Policy. Your authorization includes but is not limited to allowing us to: (a) collect information about your use of the Digital Payment Service and the device on which a Card is loaded, (b) share with the Digital Payment Service information, including transaction history, to facilitate your use of its service.

Please note that each Digital Payment Service will have its own privacy policy, which is separate from the Travel Wallet Privacy Policy.

## 7. Security Measures

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When you add a Card to a Digital Payment Service, in addition to maintaining the security of your Card and the PIN as set out in the Travel Wallet Terms and Conditions, you must take ALL of the following steps to secure the Card and the device on which the Card is registered:

- A. if the device has a pass code, select a pass code that is not easy to guess, keep that pass code secure without disclosing it or making it accessible to anyone else;
- B. do not act with extreme carelessness in protecting the security of the device or pass code;
- C. if you believe the device pass code has been compromised, immediately change the pass code;
- D. if the device can be accessed with a biometric identifier, only your biometric identifier should be registered on the device. (Please note that a biometric identifier, though not technically secret, fulfills the purposes of and serves as the pass code under the e-Payments Code.);
- E. keep the device locked anytime you are not using it and do not leave the device unattended in non-secure places;
- F. maintain updated anti-virus protection on the device;
- G. do not allow any person other than yourself to use the Card;
- H. remove the Card from the device before you dispose of it; and
- I. if you lose the device or it is stolen, immediately access Digital Payment Service account to disable the device (or the payment functionality of the device); and
- J. notify us immediately if the device has been lost or stolen or is disconnected without your authorization, or you suspect that any other person has used the pass code of the device, the Card PIN, or has attempted to access the device or the Digital Payment Service service without your authorization.

## 8. Liability for Losses

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Your liability for losses arising from Unauthorised Transactions will be determined under the ePayments Code. If you do not comply with the security measures set out in section 7, you will not be protected by the sections of the Travel Wallet Terms and Conditions that limit your liability for Unauthorized Transactions. For example, if the device on which the Card is stored can be accessed by another person's biometric identifier, you may be liable for all transactions effected with the device, regardless of whether you authorized them or not.

## 9. Suspension or Cancellation of your Card

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We may suspend or cancel a Card linked to a Digital Payment Service if:

- A. you ask us to do so; or
- B. we or the Digital Payment Service reasonably suspect fraud, or believe that use of the Card may cause loss to you or to us; or
- C. we believe that it is required for security purposes; or
- D. we reasonably exercise our discretion to do so pursuant to these Terms and Conditions for Digital Payment Services or to the Travel Wallet Terms and Conditions, for example if we reasonably determine that you breached any material term of these Terms and Conditions for Digital Payment Services or of the Travel Wallet Terms and Conditions; or
- E. we reasonably suspect the Card has been used illegally; or
- F. we are required to do so to meet our regulatory obligations, including anti-money laundering and counter-terrorism financing; or
- G. you have ceased to be a member of SAS EuroBonus.

Where possible, we will give you 20 days' advance notice of the suspension or cancellation, but we may act without prior notice if we believe it is reasonably necessary to do so.

## **10. Removing a Card from a Digital Payment Service**

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If you would like to remove the Card from the Digital Payment Service, follow the instructions provided by such provider. In the alternative, you can also use the Travel Wallet Account Centre to block or cancel the Travel Wallet Card that is linked to the Digital Payment Service.

## **11. Changes to these Terms and Conditions**

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We may change these Terms and Conditions for Digital Payment Services at any time and will provide you any required advanced notice. If we are not able to provide you advance notice of changes implemented to safeguard your Account's security, we will notify you as soon as reasonably practicable.

## **12. Suspension or termination of Digital Payment Services**

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From time to time, we may enable you to add your Card to different third party Digital Payment Services. We may suspend or terminate our participation in any Digital Payment Service at any time and will provide you notice if we do so.

## **12. Disclaimer**

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We are not liable for any loss caused by or related to (a) the use, functionality, error, defect, availability or unavailability of the services of the Digital Payment Service; or (b) your fraud or use of the Digital Payment Service's services in a way that is inconsistent with its terms and conditions.

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