

Terms & Conditions of Use of Digital Wallet

Effective as of 1 April 2023

1. The Terms & Conditions of Use of Digital Wallet (hereinafter the T&C) regulate the relationship between Coop Pank AS (hereinafter referred to as the Bank) and the cardholder when using the Digital Wallet service provided by a third party using a card issued by the Bank.
2. These T&C are an integral part of the contract of the card linked to the Digital Wallet. In matters not regulated by the T&C, the terms and conditions of the contract of the card linked to the Digital Wallet, including any other documents referred to therein, will prevail. In the event of any discrepancy between the T&C and the terms and conditions of the contract of the card linked to the Digital Wallet, the T&C will prevail.
3. In addition to the following terms set out in the T&C, the terms set out in the terms and conditions of the contract of the card linked to the Digital Wallet and other documents referred to therein are also used:
 - 3.1.1. **Digital Wallet** means a service provided by a third party chosen by the cardholder, which allows the cardholder to perform operations by connecting the card to a smart device. An operation carried out via a Digital Wallet is considered an operation for the purposes of the terms and conditions of the contract of the card linked to the Digital Wallet.
4. The cardholder will be able to use the Digital Wallet according to the terms and conditions of the Digital Wallet service provider. The Bank is not responsible for the provision of the Digital Wallet service by the Digital Wallet service provider, including any malfunctions in the use of the Digital Wallet.
5. The possible service fee applied by the Digital Wallet service provider for the use of the Digital Wallet is payable in accordance with the agreement made between the cardholder and the Digital Wallet service provider.
6. The cardholder is obliged to keep the card, the linked smart device and the card details and security elements carefully in their own possession only in order to prevent it from falling into the hands of third parties. The cardholder must protect the smart device linked to the card with a security code or other security measures and keep the smart device and its security measures carefully to ensure that the security measures of the smart device are kept in secrecy.
7. If the smart device connected to the card is lost or stolen or in other cases where it is possible that the card may be used by third parties, including if there is reason to assume that the security elements of the card or the security measures of the smart device linked to the card may have become known to third parties, the cardholder and/or the account holder must immediately inform the bank of this so that the use of the card can be suspended (blocking request).
8. The Bank reserves the right to unilaterally amend the T&C as set out in the terms and conditions of the contract of the card linked to the Digital Wallet.
9. In addition to the provisions of the contract of the card linked to the Digital Wallet, the cardholder has the right to terminate the use of the Digital Wallet without notice by removing the digitised card from the Digital Wallet. The use of the Digital Wallet will end automatically upon the expiry of the contract of the card linked to the Digital Wallet.
10. The end of the use of the Digital Wallet has no impact on the collection or satisfaction of the financial claims that emerged before the end of use.
11. The terms and conditions of the contract of the card linked to the Digital Wallet are available at: <https://www.cooppank.ee/tingimused>.
12. The T&C will enter into force when the card is digitised in the Digital Wallet and will be valid indefinitely.
13. The cardholder represents and warrants that they have read, agree to and undertake to comply with the T&C.