Terms and Conditions for the Registration, Activation and Use of Cards in Google Pay

General Information

These "Terms and Conditions" regulate the registration, activation and use of Cards issued by UniCredit Bank ("Bank") and UniCredit Consumer Financing ("UCFin"), hereinafter jointly and individually referred to as "UniCredit" in Google Pay and, under the conditions presented below, represent the "Agreement" concluded between the Client/User and UniCredit.

By accepting these "Terms and Conditions", you express your agreement to conclude the Agreement, continue the process of registering and activating the Cards in Google Pay and use them in the manner described in this document. At the same time, by accepting these "Terms and Conditions", you consent to UniCredit being able to use any of your contact details declared in relation to the Bank, respectively with UCFin when it is necessary to contact you in connection with the registration, activation and use of the Card in Google Pay.

The use of the Google Pay Service by the Client/User is subject to the Google Pay Terms and Conditions and the Google Terms and Conditions, including data protection, available on the Google provider's website, which Users are encouraged to review before enrolling in Google Pay and to visit these websites periodically after enrolling in Google Pay to be aware of the updated versions of these documents.

The use of Cards in Google Pay is governed by these "Terms and Conditions", by the specific Card Agreements that the Client/User has concluded with the Bank or of which he has become aware, including the PF General Terms and Conditions of Use, in the case of Cards issued by the Bank, respectively with UCFin, in the case of Cards issued by UCFin. The "Terms and Conditions" do not apply to the services and/or products that the Client/User purchases/contracts from third parties, such as, but not limited to, the Service provider and/or Google Pay compatible devices and/or its collaborators, who may have their own terms and conditions and/or privacy and personal data processing policies for whose legality, validity or security, UniCredit is not responsible. It is strictly the Client/User's responsibility to read and understand the regulations of these third parties before proceeding with the registration, activation and use of the Cards in Google Pay.

These "Terms and Conditions" regulate the registration, activation and use of the Cards in Google Pay only between the Client, as User/Cardholder and UniCredit.

Definitions

Bank/UniCredit - UniCredit Bank S.A., headquartered in Bucharest, Bldg. Expoziţiei no. 1F, sector 1, member bank of UniCredit Group - order no. in the Banking Register: RB-PJR-40-011/ 18.02.1999 - Share capital: 589,955,162.70 RON - Order no. in the Trade Register: J1991007706408, EUID: ROONRC.J1991007706408 - Unique registration code: 361536, tax attribute RO, company administered in the dual system, SWIFT code: BACXROBU, website www.unicredit.ro.

UNICREDIT CONSUMER FINANCING IFN S.A., a company managed in a dual system, J2008013865401/14.08.2008, CUI 24332910, RG-PJR-41-110247/24.10.2008,RS-PJR-41110065/ 09.02.2010, with registered office in Bucharest, Expoziţiei Blvd., no. 1F, sector 1, 6th floor, with subscribed and paid-up share capital of 173,269,200, website www.ucfin.ro .

"Card" - Main credit and/or debit card, either physical or virtual, the additional one, as well as the CARD MENIU Card issued by UniCredit to individuals;

"The CARD MENIU Card" is the contactless Visa Electron card issued by Unicredit at the request of legal entities - employing companies that wish to grant employees meal vouchers on electronic support.

"Client/User" - the User/Card Holder, according to the specific Card Agreement;

"Specific Debit/Credit Card Agreement" - any document concluded between the Bank and the Client/User that regulates, as the case may be, but without being limited to the issuance, use, replacement, closure, blocking of debit Cards, whether physical or virtual and/or credit, issued by the Bank.

"Security Elements" - PIN, fingerprint or other data necessary in the process of registering Cards in Google Pay, as well as for unlocking the Google Pay compatible mobile/tablet device, in order to make contactless/internet payments;

"Google Pay/Service" - The Service provided by Google in order to make contactless/internet payments with a Google Pay compatible mobile/tablet device. Details regarding the compatibility of the mobile device/tablet with the Google Pay Service can be found in the Google Pay Terms and Conditions of Use.

"Mobile Banking" - a payment instrument with remote access that is based on a Mobile banking IT solution (in the case of the Bank) / application (in the case of UCFin), from which the Client/User has the possibility to register/delete Cards in and from Google Pay and to set a Card as the first option for making contactless/internet payments, in the event of registering two or more Cards;"Termeni si conditii" - prezentii termenii si conditii care reglementeaza inregistrarea, activarea si utilizarea Cardurilor in Google Pay si care constituie Conventia incheiata intre UniCredit si Client/Utilizator. Termenii si conditiile se completeaza cu Conditiile generale de Utilizare PF(CGU) si cu Contractele specifice de Card, in cazul Cardurilor emise de catre Banca si, respectiv cu UCFin, in cazul Cardurilor emise de UCFin. "Termenii si conditiile" pot fi consultate oricand accesand site-ul Bancii www.unicredit.ro, precum si site-ul UCFin www.ucfin.ro, dar si pe parcursul procesului de inregistrare a Cardului in Google Pay;

"Specific Card Contract" - any document concluded between the Bank and the Client/User that regulates, as the case may be, but without being limited to the issuance, use, replacement, closure, blocking of Cards issued by UniCredit, as well as the Terms and Conditions of use of the CARD MENU Card;

"Token" is a code consisting of several digits set by the Bank based on the information received in the process of registering a Card in Google Pay and which ensures the security of the respective Card data;

"UniCredit" - Bank and/or UniCredit Consumer Financing IFN S.A., a company managed in a dual system, J2008013865401/14.08.2008, CUI 24332910, RG-PJR-41-110247/24.10.2008, RS-PJR-41110065/ 09.02.2010, with registered office in Bucharest, Expoziției Blvd., no. 1F, sector 1, 6th floor, with subscribed and paid-up share capital of 173,269,200, website www.ucfin.ro and registered in the register of personal data processing under number 10243.

Cards that can be registered in Google Pay

If you are a Client/User who is a natural person, you can register in Google Pay only active credit and/or debit cards issued by UniCredit, as the case may be, in the name of the account holder or of the Users/Cardholders attached to the accounts opened in the name of the holder, as well as the CARD MENIU Cards issued by UniCredit.

Information and prerequisites for registering Cards in Google Pay

In order to register Cards in Google Pay, the Client/User must have a Google Pay compatible device, with the NFC function activated and create a Google account, according to the instructions/information provided by the Google Pay Service provider. A Card can be registered simultaneously on multiple Google Pay compatible mobile devices/tablets, but the provider of such devices may impose its own restrictions/conditions regarding the use of Cards in Google Pay or technical limitations, for which the Bank is not responsible. The Client/User can register and activate the Cards in Google Pay only on Google Pay compatible devices, such as mobile phones/tablets with Android operating system, by going through the Card registration process provided by UniCredit in Mobile Banking.

The Client/User understands and accepts that the Service is provided by Google Pay and not by UniCredit.

UniCredit is not responsible for the provision and operation of the Service. UniCredit provides the Client/User with the possibility to register and remove the Card enrolled in/from Google Pay, as well as to set the desired Card as the first option for making payments with the Google Pay compatible mobile device/tablet.Inregistrarea si activarea Cardurilor in Google Pay

1. Card Registration via Mobile Banking

Card registration in Google Pay is conditional on the Client/User accessing and authenticating in Mobile Banking. The Mobile Banking functionality allows the Client/User to register in Google Pay the Cards available in Mobile Banking. After

completing the Card registration process, the Bank will send the Client/User a confirmation message of the Card registration, via SMS to the phone number declared in the relationship with UniCredit.

After receiving the confirmation message of the Card registration in Mobile Banking, the User/Client will be allowed to use the Card for payment using the Google Pay Service.

To ensure increased security of transactions carried out through Google Pay, the Card registration in Google Pay will automatically lead to the generation of a payment Token of the respective Card, the Token number being different from the Card number registered in Google Pay. The Token will be associated with the Card number registered on the respective mobile device/tablet.

2. Enrolling the Card directly in the Google Pay application:

He is informed about the Google terms and conditions regarding the use of Google pay (Google Pay & Privacy) that will be displayed in the application

The Customer scans or manually enters into Google Pay, the following details mentioned on his Card: first and last name, card number, expiration date, CVV code.

Accepts the Terms and Conditions regarding the enrollment of UniCredit Cards in Google Pay that will be displayed in the application

Follows, if applicable, the instructions displayed in Google Pay.

In order to successfully complete the enrollment, following receipt of the confirmation SMS from the Bank, it is also necessary to contact the UniCredit Call Center, during office hours, in order to provide additional information.

Making payments via Google Pay

After enrolling the Card in Google Pay, the Customer/User can make payments as follows:

a) contactless at merchants/ATMs, when associated with a mobile device/tablet compatible with Google Pay

b) on the internet, respectively on the websites and applications of merchants that accept card payments, displaying the Google Pay option.

If the Customer/User has enrolled multiple Cards in Google Pay, by default the first Card enrolled on the mobile device/tablet will be selected when making payments. Before making the payment, the Customer/User has the option to choose one of the Cards enrolled in Google Pay to make the payment, by selecting the Card they wish to use.

Google Pay cannot be used for contactless transactions if the Customer/User has deactivated the contactless option of the enrolled Cards.

Authorization of a payment with the card enrolled in Google Pay is achieved by expressing consent by the Client/User as follows:

1. In the case of transactions that are authorized by applying SCA (Strong Customer Authentication), by entering the security element: PIN code/scanning the fingerprint set in the phone/tablet, to unlock the device on which Google Pay is installed.

2. In the case of transactions that are not authorized by applying SCA:

a) Contactless payments made at the point of sale, without entering the PIN / scanning the fingerprint set on the phone (without SCA) if:

• The transaction amount is not higher than the value established by the international card organizations MasterCard and permanently displayed on the Bank's website without exceeding 50 EURO (equivalent) for EU / EEA countries

• The cumulative value of such consecutive payments does not exceed 150 EURO (equivalent)

• The number of consecutive contactless transactions made since the last unlocking of the mobile device / tablet is not more than 3 (three)

b) Payments at unattended terminals for transport tickets and parking fees, without entering the security element of the mobile device / tablet: PIN / scanning the fingerprint set on the phone

The calculation of the limit of 150 Euro will not include contactless transactions made at an unattended terminal in the European Economic Area for the purpose of paying a transport ticket or a parking fee, as well as those made at a POS/terminal with contactless functionality outside the European Economic Area.

In the case of online payments at merchants that accept cards for payment by displaying the Google Pay option for cards enrolled in Google Pay, the Customer/User will select the card with which he wishes to make the payment, and the payment authorization will be made through Mobile Banking, in compliance with the rules of the 3D-Secure e-commerce service or through the flow offered by the bank with the static password and SMS. In the case of internet transactions made at merchants on sites that do not support 3D Secure, the Customer/User's consent for the payment authorization will be made by providing the card number, the name indicated on the card, the expiration date and CVV/CVC, following the merchant's instructions.

In the case of merchants outside the EEA, regardless of the amount, authorization will be made by providing the following information: card number, name indicated on the card, expiration date, CVV/CVC and by entering the security elements necessary to make the payment, on sites that support 3D Secure: fingerprint (touch ID)/PIN code for authorizing payment via Mobile banking or static password and OTP, if the Client/User does not have the Mobile Banking service active. In the case of Google Pay, Face ID, Touch ID or PIN code are used as verification/identification methods of the device user, which can be used instead of methods related to traditional cards such as PIN code, signature on the receipt for transactions in stores or 3D Secure password for transactions within applications or on the internet. More details on how to make transactions through the Google Pay application can be found on the Google Pay support page at Google Pay – Official Google Support.
UniCredit provides the Customer/User with information regarding payments made with the Card enrolled in Google Pay through the following methods: Account Statement, Online Banking, Mobile Banking. This information will be highlighted as payments made with the respective Card, without mentioning the fact that the payments were made through Google Pay. The Google Pay Service Provider may decide to display in Google Pay information and data about payments made with the Card through Google Pay, without UniCredit having any control in this regard.

Since the Token number is different from the number on the front of the card enrolled in Google Pay, if the Client/User requests a merchant to return an amount that was paid using the Token, then it is necessary for the Client/User to provide the merchant with the last 4 digits of the token number (Device Account Number) used to make the respective payment through Google Pay. Information regarding the last 4 digits of the Token is available both within the Google Pay application and on the receipt from the time of transaction completion.

More details about using the Google Pay Service are available to the Client/User upon Card registration or on the provider's website https://pay.google.com.
To clarify issues regarding payments made via Token, the Client/User can contact the accepting merchant and/or UniCredit, as appropriate.

Customer/User Obligations

The Customer/User is obliged to keep the Security Elements necessary for using the Google Pay Service in safe conditions and to keep the Google Pay compatible mobile device/tablet safe and under his/her control at all times. In the event that the Security Elements have been compromised, it is necessary to change them immediately, in order to eliminate any situation of fraudulent or unauthorized use.

In the event that the Customer/User intends to alienate the Google Pay compatible mobile device/tablet to third parties, he/she is obliged to delete/remove from Mobile Banking all Cards registered in Google Pay, UniCredit not being liable for damages resulting from such situations of breach of obligations that are exclusively the responsibility of the Customer/User.

The Customer/User is obliged to cooperate with UniCredit to prevent any type of fraud/unauthorized access or to carry out any investigations that may be carried out in connection with the use of the Google Pay Service.

The Customer/User is fully responsible for reading, complying with and assuming the contractual provisions made available by Google, based on the separate agreement concluded between them, before enrolling and/or using the Card in Google Pay.

The Customer/User has the following obligations:

a. to enroll the card in Google Pay on mobile devices of different types (mobile phone/tablet) compatible as operating system with the Mobile Banking application; after enrolling the Card in Google Pay, the Customer/User will secure the device used with the same care that he must use to keep the Card safe, in order to avoid unauthorized use of the Token; in this regard, the Customer/User is obliged to establish a password with a high degree of complexity to secure the device and to keep this password safe.

b. to notify Unicredit when the enrolled Card and/or the device on which it was enrolled was lost/stolen or used without his consent and to block the Token associated with it according to the options presented below, otherwise, UniCredit will not be responsible for payments made/executed with the Token until the moment of informing it about the occurrence of one of the previously listed events.

c. to keep his/her Google Pay and/or Google ID account and/or device login data safe.

d. to monitor transactions made with the Token and to immediately notify UniCredit by calling the UniCredit Call Center of any inconsistency or irregularity identified in relation to them.

e. to permanently block the Token associated with a device when he/she ceases to use the respective device.

f. to permanently block the Token when he/she intends to deactivate the security methods against unauthorized use of the device; UniCredit does not control these security methods and is not liable for losses caused as a result of their deactivation by the Client/User or the way in which Google Pay or the device provider uses the respective security methods.Limitarea raspunderii UniCredit

UniCredit does not provide any guarantee regarding the functionality of the Service or regarding its use, therefore, being outside its control, it is not responsible for the malfunctioning or unavailability of Google Pay and is not liable for any damage arising/created in the relationship between the Client/User and the Service provider.

UniCredit is not responsible and has no control for and over the way in which the Google account is created, is not responsible for the way in which the Client/User's data is used by Google and/or its collaborators that the Client/User communicates in their relationship with them and does not provide support or assistance for services/products made available by these third parties.

The Service Provider and/or the provider of the mobile device/tablet compatible with Google Pay may use/impose certain security procedures against unauthorized use of Cards registered in Google Pay. These procedures belong to and are under the exclusive control of these providers. At the same time, there is a possibility that the Service provider may automatically modify and/or update the Google Pay Service and its functionalities, without prior notice, according to its own contractual conditions. UniCredit does not control these security methods, the modification/update of the functionalities of the Service and is not responsible for the way in which Google and/or the compatible mobile/tablet device provider implements them.UniCredit nu este raspunzatoare si nu ofera suport sau asistenta pentru hardware, software sau alte servicii ale tertilor, cum ar fi spre exemplu aplicatia Google Pay sau dispozitivul pe care aceasta este instalata.

UniCredit may at any time decide to limit the number of transactions allowed using the Cards in Google Pay, the amount up to which payments can be made through Google Pay or to modify the process of registering and/or activating the Cards in Google Pay.

UniCredit is not liable, within the legal limits, for damages resulting from the use of Security Elements when making payments through Google Pay, regardless of whether they were voluntarily disclosed by the Client/User to third parties or were used, in any way, without the Client/User's consent.

The User of the Google Pay Service is responsible for the manner of its use. UniCredit cannot be held liable for the effects generated by the use of the Service by Users or third parties, under conditions other than those applicable according to this document, for the costs generated by the use of Google Pay or for the access of third parties to certain personal and/or confidential information or personal data through Google Pay.

UniCredit cannot control the operating system of the phone used by the Client/User. Thus, UniCredit is not responsible for any damage caused to the mobile phone/tablet, including but not limited to any security breach caused by viruses, errors, fraud, forgery, omission, interruption, defect, delay in operations or transmissions, computer lines or network failure or any other technical failure produced.

UniCredit will not be responsible for any loss or damage that could not have been reasonably foreseen at the date on which the Customer/User started using Google Pay or that is not under Unicredit's control.UniCredit is also not responsible for:

> a. payments made with Token if they are made by other persons, either with the Customer/User's consent or as a result of the latter's failure to fulfil his obligations.

> b. any loss or damage (moral or pecuniary) due to the Customer/User's failure to comply with these Terms and Conditions and/or any applicable provisions.

> c. any direct or indirect damage, such as, but not limited to, loss of profit, unrealised gains or any other similar losses suffered by the Customer/User, as a result of the lack of use of Google Pay and/or the inadequate quality of the Google Pay Service.

> d. any situation that interrupts, prevents or affects the operation of any Card enrolled in Google Pay, such as, but not limited to, the unavailability of the Google Pay service or the internet service, communications, network delays, limitations on internet network coverage, system outages.

> e. damages resulting from making unauthorized payments generated by the exposure of the mobile/tablet device to viruses, other applications, as well as its theft.

UniCredit is not liable for damages caused to the Customer/User, in the absence of prior or late information regarding the occurrence of an event that may lead to unauthorized or fraudulent use of the Google Pay compatible mobile/tablet device

.**Provisions regarding collaboration with Google**

UniCredit is not the provider of the Service or of the Google Pay compatible device, and is not liable to the Client/User if the provider of such devices or the Service modifies, suspends, interrupts or in any way affects the functionality of Google Pay.

UniCredit reserves the right to cease offering the possibility of using Cards in Google Pay in justified situations, such as, but not limited to, the Client/User's violation of these Terms and Conditions, the specific Card Agreements, the CGU, modification of the Google Pay security policy, termination or suspension of UniCredit's collaboration with Google.

Token Management (blocking / unblocking); Termination of Card use in Google Pay

The blocking of the Token can be temporary or permanent. During the period in which it is blocked, the Token cannot be used to make payments through Google Pay.Tokenul blocat temporar poate fi deblocat la incetarea cauzei care a determinat blocarea sa si dupa deblocarea acestuia va putea fi folosit in continuare pentru efectuarea platilor in Google

Pay. A permanently blocked Token, following the blocking of the Card, will no longer be able to be unblocked, this measure having as its effect the automatic and permanent deletion of the Token from Google Pay.

The Customer/User has the possibility:

a) to temporarily block the Token and subsequently unblock it, either through the Provider's Google Find My Device application, or by calling the UniCredit Call Center.

b) to permanently block the Token through:

(i) Google Pay, directly from the application or through the application: Google One;

(ii) calling the UniCredit Call Center.

Google may permanently block the Token for reasons such as: The Customer disconnects from the Google One service or resets the device on which the Token was installed or removes the blocking method of the device that has the associated Token or for any other reasons considered justified by Google, UniCredit not being liable for the occurrence of these malfunctions.

If the Google Pay compatible mobile/tablet device is lost or stolen, the Client/User may block or delete/remove the Card(s) directly from Mobile Banking installed on another mobile/tablet device or may request the Bank to block or, as the case may be, delete the Token associated with the Card(s) registered in Google Pay, by calling the Contact Center at the phone numbers mentioned in the "Assistance" section of this document.

Upon cessation of the cause that determined the blocking of the Token/Card, the Client/User may request its reactivation by calling the Contact Center. During the blocking period, the Token can no longer be used to make payments through Google Pay. Deleting a Token from Google Pay is permanent, and to reuse the Card in Google Pay, it is necessary to resume the Card registration process.

Blocking the Token and deleting it from Google Pay only have consequences on the use of the Card in Google Pay, and have no effect on the use of the Card in ways other than those described in this document, such as those described in the specific Card Agreements.

In justified cases, the Bank has the right to block, as the case may be, or delete the Customer/User's Card registered in Google Pay in the following situations: (a) based on a legal provision or a provision issued by a competent authority; (b) there are suspicions/indications of the Bank regarding the unauthorized/fraudulent use of the Google Pay compatible mobile device/tablet; (c) violation by the Customer/User of the legal and/or contractual provisions, of these Terms and Conditions, as well as in the case of violation of the rules of conduct that may cause reputational damage to the Bank; (d) In the event that the Card has been lost or stolen; (e) other justified situations.

The expiration of the validity period of the Card registered in Google Pay results in the impossibility of making payments through Google Pay, and it is necessary to resume the process of registering the renewed Card in Google Pay.

Taxes

At this time, UniCredit does not charge any fees for the registration, activation and use of Cards in Google Pay. In case it later decides to apply such fees, it will notify the Clients/Users in advance, in compliance with the provisions of the CGU, as well as the specific Card Contracts.

UniCredit is not responsible for the possible collection of fees by the Service provider and/or third parties with whom it collaborates for Google Pay and/or for the provision of other additional services, the Client/User being the only one responsible for the payment of these fees.

Modification of these Terms and Conditions

UniCredit reserves the right to revise these Terms and Conditions at any time, the Client/User having the possibility to view the new Terms and Conditions on www.unicredit.ro and on the UCFin website www.ucfin.ro. In case the Client/User does not agree with the new Terms and Conditions, he/she has the possibility to remove all or any of the Cards registered in Google Pay at any time.

The Client/User can download and store these Terms and Conditions on the Google Pay compatible mobile device/tablet, during the process of registering a Card in Google Pay.

Assistance from UniCredit

In case of problems regarding the registration, activation, use, blocking, deletion of a Card/Token in/from Google Pay or making payments with Cards registered in Google Pay, the Client/User can contact UniCredit through the Contact Center service at any of the following telephone numbers:

*2020 (normal rate number, callable from any mobile network in Romania), available 24/7;

+40212002020 (normal rate number, callable from any network, in Romania and abroad) available 24/7.

Processing and protection of personal data

UniCredit, in its capacity as a personal data Operator, processes the data of Card Users who wish to enroll these cards in Google Pay, under the conditions and for the purpose of providing all the specific services and functionalities, provided for in these Terms and Conditions. The Users' refusal to allow UniCredit to process their personal data for the above-mentioned purpose leads to the impossibility for the Users to register their Cards in Google Pay. The process of registering the Card in Google Pay is completed by making a decision, without human intervention, which is based on exclusively automatic processing and which may result in the refusal to register the Card in Google Pay. This decision will be made following the completion of the Card registration process and the analysis of the information transmitted by Google to UniCredit. Such processing activity involves an automated decision-making process. In this regard, the Users have the right to obtain human intervention from the Bank, to express their point of view and to contest the decision made based on automatic processing, by using the contact methods indicated in these Terms and Conditions;

Categories of Personal Data Processed

In order to fulfill the aforementioned processing purposes, the categories of Personal Data used are:

1. Google Pay to UniCredit:

(i) standard information: main account code (number), postal code/billing address, telephone number (last four digits, usually), device type, device ID, e-wallet ID (Wallet), device IP address, device location, language used and other similar categories of data;

(ii) non-standard information in relation to each Customer: device brand, device manufacturer, device model, device pseudonym, hardware identifier (e.g. IMEI / MEID), network operator (SIM), operating system version, number and serial, Wallet account duration, Android ID, network type and other similar categories of data.

2. UniCredit to Google Pay

Transaction information: transaction value, transaction type, currency code, authorization status, name, postal code, city and address of the professional (merchant), country code, transaction category, transaction ID, transaction correlation ID, response code, transaction details, receipt number or barcode format, discount applied, transaction status (pending, approved, declined, refunded) and other similar data categories.

UniCredit will provide Google Pay, either directly or through process participants such as Visa, Mastercard, with the above data, to the extent that they are reasonably available.

Information regarding the purchase of services through Google Pay: first and last name, postal code/billing address, billing country code, billing city, billing administrative area, telephone number, main financing account number/code and other similar categories of data;

Consolidated information regarding fraud and refunds: total fraud and refunds, ranking of professionals (merchants) where fraud and refunds were recorded and other similar categories of data.

For the avoidance of doubt, data exchanges between UniCredit and Google Pay are made for the achievement, with each party's own means, of the respective purposes of UniCredit and Google Pay. UniCredit and Google Pay are independent operators, each being fully responsible for compliance with the GDPR.

UniCredit does not process biometric data from the biometric system of Users' devices. Any such data is and remains stored on the User's devices and is subject to the processing rules established and communicated through the respective devices.

To the extent that Users will provide personal data belonging to other individuals in the process of registering Cards in Google Pay, given the practical impossibility for UniCredit to directly inform these categories of persons, it is the responsibility of Users to inform the persons concerned about the processing of their personal data by UniCredit and to obtain their consent, to the extent necessary.

Categories of recipients of personal data

If necessary for the purposes of processing, UniCredit discloses the personal data of Users to the following categories of recipients: Users, as data subjects (to the extent of exercising the right of access in accordance with the applicable legislation in the matter), UniCredit representatives, other natural or legal persons who process personal data on behalf of or together with UniCredit, UniCredit Group entities, contractual partners of UniCredit and UniCredit Group entities, judicial authority, central and local public authorities, as appropriate.

Transfer of personal data

In all situations where international data transfer is necessary, this will only be done if an adequate level of personal data protection recognized by decision of the European Commission, such as the member countries of the European Economic Union (EEA), is ensured in the recipient country.

In the absence of such a decision by the European Commission, UniCredit will be able to transfer personal data to a third country only if the person who will process the data has offered adequate guarantees provided by law for the protection of personal data.

UniCredit can be contacted for further information on the guarantees offered for the protection of personal data in the case of each data transfer abroad, by means of a written request in this regard.

Duration of processing

In order to achieve the aforementioned processing purposes, UniCredit will process personal data for the duration of the processing purposes or, for example, to comply with legal obligations.

Rights of Users as Data Subjects

Users benefit from the following rights in the context of UniCredit's processing of personal data: right to information, right of access to data, right to rectification, right to erasure of data ("right to be forgotten"), right to restriction of processing,

right to data portability, right to opposition, right to address the National Supervisory Authority for Personal Data Processing ("ANSPDCP") or the competent courts, to the extent deemed necessary.

Additional information and contact details of the Data Protection Officer

For additional details regarding the processing activities carried out by UniCredit, as well as for the exercise of the rights they benefit from in this context, with the exception of the rights to address the courts and ANSPDCP which are exercised by written requests sent to them, according to the law, Users may address a written request to the addresses of any of the UniCredit units or by e-mail to UniCredit in this regard, at the following addresses: infocenter@unicredit.ro (for the Bank) or at ucfin.contactclienti@unicredit.ro (for UCFin) Users may at any time consult the Policies and Information Notes of UniCredit Bank regarding the processing of personal data and data confidentiality, at the following addresses (i) https://www.unicredit.ro/ro/persoane-fizice/Diverse/protectia-datelor.html, for the Bank and (ii) www. ucfin.ro, Data Protection section for UCFin. Users are also encouraged to periodically consult these documents to stay up to date with the latest versions.

Users may also contact the Data Protection Officer designated (i) at the Bank level, at the following e-mail address: dpo@unicredit.ro and (ii) at the UCFin level, at the following e-mail address: roucfindpo@unicredit.ro

The personal data processed by Google and/or third parties in connection with the use of cards for payment in the Application are subject to the terms of the privacy policies of these entities, available on their websites, documents in relation to which Users are encouraged to consult them prior to enrolling in Google Pay and subsequently, periodically, to be up to date with the latest versions. UniCredit assumes no responsibility for the way in which they intend to process the personal data of UniCredit card Users enrolled in Google Pay.