

## **Western Union International Bank GmbH („WUIB“) Mobile Wallet Terms**

1. WUIB offers the holder of an Account to which a debit card is issued the possibility to use this debit card also in a wallet on mobile devices (the “Mobile Wallet”). These terms (the “Mobile Wallet Terms”) are in addition to your agreement with WUIB that applies to the use of your Western Union Digital Banking account and your Platinum debit card (the “Card”) (together the “Account Documents”). The Account Documents, including, inter alia, the Special Conditions for Debit Card and Virtual Debit Card, still apply to your use of your Card in the Mobile Wallet. Unless terms are defined differently herein, terms in capitals in these Mobile Wallet Terms have the same meaning as they do in the Account Documents. If there is any conflict between these Mobile Wallet Terms and the Account Documents, the Account Documents apply.
2. For ease of reference, the term “Mobile Wallet” includes any mobile wallet implementation that WUIB may implement.
3. You may add your Card to a Mobile Wallet by following the instructions of the mobile provider on your device. Where you have agreed to other terms and conditions with your mobile provider, these terms and conditions will also apply to your use of the relevant Mobile Wallet.
4. WUIB is not responsible for any acts or omissions of your mobile provider in respect of the Mobile Wallet, including, without limitation, if anything goes wrong with the Mobile Wallet or your device.
5. You are obliged in your own interest to carefully store mobile devices on which your Card is activated in a Mobile Wallet and to protect them from access by third parties. Keep your Card details and this device safe. If you add your Card to a device, anyone with sufficient access to that device will be able to make payments using your Card. If needed, you can always freeze your Card in the Western Union Digital Banking App.
6. Keep your Card and Western Union Digital Banking App secure. The same provisions extend to the use of your Card through a Mobile Wallet as set out in the Account Documents including keeping your Card details safe at all times and reporting any unrecognized transactions immediately to WUIB.
7. WUIB retains the right to stop you using the service of your Mobile Wallet provider with your Card (e.g. for security reasons) as set out in the Account Documents.
8. You may cancel your use of the Mobile Wallet at any time by removing the Card from the Mobile Wallet.
9. There are no fees charged by WUIB for your use of the Card with a Mobile Wallet.
10. WUIB may change these Mobile Wallet Terms or add or delete items from these Mobile Wallet Terms at any time. We will notify you where required by law.
11. Please note that WUIB may need to share your personal information with your mobile provider in order to provide you these services and that the management of your personal information will also be subject to their respective privacy policy which we recommend you read.