

Terms and Conditions of Use of Digitized Payment Cards through the GarminPay Wallet

These terms and conditions of use govern the rules and obligations of GarminPay and Halkbank AD Skopje users regarding the use of the GarminPay Wallet. The rules and obligations apply to the introduction of digitized payment cards, their use and availability through the GarminPay Wallet.

For the use of the Wallet, in addition to the terms and conditions of use, the provisions of the concluded transactions for opening a bank account and the agreements for all payment cards of the Mastercard brand for which the user has signed an agreement for their issuance and use, as well as the relevant legal and bylaws.

Basic terms and definitions associated with the GarminPay Wallet

Bank - Halkbank AD Skopje (Headquarters: 54 St. Cyril and Methodius St., 1000 Skopje, Republic of Northern Macedonia).

Customer - is a natural person customer of the Bank who is a payment card user issued by Halkbank AD. Skopje from Mastercard brand who has signed a card request and signed a card issuance and use agreement.

Payment card - payment instrument issued by Halkbank AD Skopje according to user request. It may be a debit linked to the client's transaction account or credit card for which the customer will be granted a certain credit limit. The payment card user has signed a contract to issue and use the payment card.

POS terminal - a device for making merchant card payments through merchants, and a device for making payments with the GarminPay Wallet, provided they support NFC technology.

NFC technology (Near Field Communication) technology - is a technology that enables the wireless transmission of data between two devices (mobile device and POS terminal or ATM) over a short distance.

Mobile device - a mobile phone - (smartphone) or any other device with advanced features that enable and support NFC technology and can be installed and used by the GarminPay Wallet.

GarminPay Wallet - electronic channel (software), used for contactless payments for all Mastercard payment cards (debit and credit) issued by Halkbank AD Skopje. Garmin Pay works everywhere contactless payments are acceptable.

GarminPay Wallet Registration - The registration or login at the Wallet by the user is by download the latest Garmin Connect Mobile app, connect your Garmin watch, select Garmin Pay to create your Wallet, add a card and personal info credentials and enter the OTP password received by sms.

Google Play Store - a platform powered by Google designed for Wallets and downloaded by a user who owns an Android operating system.

Internet connection - an active wireless internet connection to a mobile device that can be a WI-FI connection so that the user can use the GarminPay Wallet.



Email Address - an email address where emails are sent and received. The user must have an active e-mail address in order to use the Wallet.

Charges for the services for using the services of the GarminPay Wallet - Pursuant to the tariff and charges decision made by the Bank published on the web site of Halkbank AD Skopje, the customer is informed when concluding the payment card use agreement.

Available funds - Available on a transaction account means the balance of the previous day's transaction account increased for the day's inflow of funds and funds approved under a contract with the bank for the allowed negative account balance, reduced by payments made during the day and the date until the disposal of available funds.

Credit Limit / Credit Card - is a card that allows the holder to purchase and / or withdraw cash up to the amount previously determined by the Bank.

Payment Limits - the maximum transaction amount of funds that the user can use daily in trading according to the limit on his / her payment card

Basic features of using the GarminPay Wallet

GarminPay activation service

Any HalkBank customer who has an active transaction account and an active payment card from the Mastercard brand can use the GarminPay Wallet.

The payment card user downloads the Garmin Connect Mobile app from the Google Play Store on their mobile device. The user needs to have an active internet connection to download. The download itself requires registration to be able to actively use it. The register to be successful, the client must enter his / her log in details required by the Garmin Connect app. Activation should be performed on a device that has not changed the factory software.

The user's mobile phone number needs to be updated and submitted to the Bank as an official contact in order to activate the GarminPay Wallet. If the user's mobile phone number is different from what the user indicates in the application, he / she will not be able to fully activate the GarminPay Wallet login and procedure. The customer is obliged to contact the Bank in order to correct the telephone number.

Before activating the GarminPay Wallet, the user need to enter his/her credit/debit card and personal info credentials, require and receive an SMS with one time password (OTP) on their mobile phone which is used to activate the GarminPay Wallet service. In order for the activation to be successful, the user must choose an 4 digit password to protect the use of the Garmin Pay wallet by third persons. The GarminPay Wallet can be successfully activated if the user has activated security features at the time of activation when using the GarminPay Wallet.

The application may be used in non-restricted countries, prohibiting the use of payment cards issued on the Mastercard website. The restrictions and prohibitions on using payment cards are set by Mastercard.



Using the GarminPay Wallet for payment and digitalization of your payment card

The successful activation of the GarminPay service will allow the user to choose which cards they want to digitize and use with the GarminPay Wallet. The User can activate / digitalize any active Mastercard card Issued by Halkbank AD Skopje.

In order to be able to execute transactions through the GarminPay wallet, the user must have 4 digit passcode set as secure element providing secure transactions.

To make a successful payment, the user needs to bring the watch closer to the POS terminal that supports NFC technology or an ATM that supports contactless payment. The bank is not responsible if the card accepting device does not have the parameters needed for the customer to successfully execute the transaction.

The basic terms and conditions of using the payment cards are known and agreed by the users at the time of signing the contract for issuance and use of the payment card Mastercard and they are also valid for use when paying with the GarminPay Wallet.

The importance of the digitized card being displayed to the user in the GarminPay Wallet is the same expiration date as on the bank card. With the expiration of the bank card will not be able to use it until he withdraws the renewed card from the bank.

Safety when using the GarminPay Wallet

The bank is not responsible if the user is not able to transact with the Wallet if the device - POS terminal does not have the necessary parameters.

If the Customer is unable to execute transactions due to situations beyond the Bank's control, he cannot claim liability from the Bank for force majeure or for the actions of third parties or entities that may lead to termination of service , and are beyond the Bank's control. Force Majeure means an event that is not foreseeable by the parties to the will and which cannot be foreseen, and if can be foreseen, cannot be prevented or eliminated and may partially or completely disrupt the fulfillment of contractual obligations (natural or social events) , acts of power, etc.) in accordance with the Law on Obligations of the Republic of Northern Macedonia.

Halkbank AD Skopje is not responsible if there are any obstacles to the availability of services beyond the control of Halkbank AD. Skopje. The Bank reserves the right to suspend or temporarily restrict access to the GarminPay Wallet at any time if it is subject to reconstruction, modernization, maintenance and in the event of technical disruptions and / or network failures or any additional activities.

The Bank reserves the right at any time to terminate, modify or amend the Terms and Conditions of Use of the GarminPay Wallet, as it deems necessary. The user will be notified of any changes in a timely manner and will be available at any time while the application is in use.

The user of the Wallet is obliged to:

Conscientiously and responsibly take care of its mobile device\watch to prevent it from being lost, stolen, or abused by third persons.

To take responsibility in case of damage caused due to abuse of the mobile device, unauthorized access by a third person, abuse of any of the security features installed on the mobile device.

The security element that should be active should only know the user of the mobile device and prevent the GarminPay Wallet from running if it is no longer owned by the mobile device on which it has installed and actively uses the GarminPay Wallet.

To comply with the terms and conditions of the GarminPay Wallet and the Mastercard card issuance and use agreements issued by the Bank.

Timely update its data needed for timely and successful use of the Wallet (cell phone number, email address).

Wallet user GarminPay agrees to use the Wallet at its own risk and for comparison of personal data and is responsible for any information shared at its own initiative and will.

By accepting the terms and conditions of use of the Wallet, it expresses its consent that under full moral, material and criminal liability, it accepts the Terms and confirms the accuracy of the Personal Data.

To timely monitor all notifications by the Bank related to the use of the GarminPay Wallet published in the application itself and on the Bank's website.

Keep track of all Google Play Store Wallet information and keep updating and installing new versions of the GarminPay app constantly.

Be informed in a timely manner according to the regulations published on the Mastercard page about the countries in which the GarminPay Wallet may be used.

To request additional information 24/7 at the Halkbank AD Skopje Contact Center, the Bank's branches or a customer support contact email.

Fees and costs associated with using the GarminPay Wallet

The Bank determines all fees, commissions and interest related to the use of payment cards available through the GarminPay Wallet in the Bank's general fees and interest rate decision. They are subject to change in accordance with the Bank's business policy and are available through the Bank's Web site and in the Bank's branches. The Bank has the right to change the Fees Tariff at any time and the Beneficiary is informed by posting on the Bank's website.

Complaints related to transactions made through the GarminPay Wallet

The user of the Wallet GarminPay has the right to complain about a particular transaction. Transactions made through a mobile transaction have the same meaning as a payment card transaction

Complaints are filed in the Bank's branches and the bank should act in accordance with the complaint. If the bank determines that the complaint is justified, it will approve the complaint and act accordingly, if the bank determines that the complaint is unfounded, the customer shall bear all costs there of, in accordance with the fees and charges tariff published on the bank's web site.

The bank shall determine the deadline for filing a complaint in accordance with the Mastercard rules for resolving complaints.

Losing the mobile device on which the GarminPay Wallet is installed

The user is obliged to protect the mobile device responsibly and conscientiously and to prevent any action by third persons that would misuse the GarminPay Wallet. In the event of a theft or loss of the mobile device in which the GarminPay Wallet is installed, the user bears all legal consequences and responsibility for any unauthorized use of the GarminPay Wallet by a third person.

The customer is obliged to immediately report the loss of the mobile device to the contact center of Halkbank AD Skopje at 02-3296-330 which is available 24/7.

The user is obliged to have the security elements on their mobile device so that they can be prevented easily by unauthorized third person.

Termination of the GarminPay Wallet, Blocking the GarminPay Wallet and Temporary GarminPay Termination, Modification of Cards for Use Through the GarminPay Wallet

The user of the GarminPay Wallet is entitled if he does not wish to use the GarminPay Wallet to terminate the service.

In order not to use and discontinue the use of the GarminPay Wallet, the user must uninstall the application from the mobile device and additionally contact the bank's call center on 02-3296-330 to cancel the application or report to one of the branches of Halkbank AD Skopje.

The user can block the GarminPay Wallet if: enter the 4 digit passcode wrong three times in a row.

- **The Bank reserves the right to prevent the User from accessing the GarminPay Wallet service if:**
- suspected unauthorized access to the GarminPay application
- The customer reports to the Bank that the mobile device has been stolen / lost
- user did not download the new version of the GarminPay Wallet when it was available on the Google Play Store
- believes that the user is abusing the GarminPay application and fails to comply with the basic terms and conditions of use of the GarminPay application
- The bank terminates, suspends or temporarily restricts access to the GarminPay application
- there are grounds under the laws or by-laws as well as the Mastercard rules.

The Bank reserves the right at any time to terminate, modify or supplement the terms and conditions of use as it deems necessary and necessary.

The user has the right to independently decide which payment cards to use through the GarminPay Wallet.

If the user suspends a certain payment card in the GarminPay Wallet, he / she will not be able to make payments through the GarminPay Wallet, but may use the physical bank card.

If the customer blocks the physical bank card for loss or theft, he can use it for payment through the GarminPay Wallet only while at the same time requesting a refurbishment from the bank's branches or the 24/7 bank contact center.

The Bank undertakes:

Inform customers in a timely manner on the Halkbank AD Skopje public web site about any changes and updates to the GarminPay Wallet.

Exercise its rights and obligations under the GarminPay Mobile Terms of Use.

To notify the user of the termination of the GarminPay Wallet.

To oblige the user with appropriate fees and expenses in accordance with the fees and charges tariff of the bank.

The provisions of the relevant transaction account, overdraft, debit card and / or credit card agreements continue to apply accordingly under the individually signed agreements.

Data protection of users of GarminPay Wallet

The Bank guarantees the protection of personal data to all users of the GarminPay Wallet in accordance with the provisions of the Law on Personal Data Protection.

All users, before activating the GarminPay Wallet, are required to read the terms and conditions of use of the GarminPay Wallet and upon registering with the GarminPay Wallet, confirm that they accept and understand the content and agree to it.

The basic terms and conditions for using the GarminPay Wallet are publicly available on the Bank's website and available when installing the GarminPay application.

In order to be able to use the GarminPay Wallet, the user must accept the terms and conditions of use of the GarminPay Wallet and agree to the processing of their personal data in order to successfully activate and make payment through the Wallet in accordance with the terms and conditions of use. and in accordance with the laws and regulations in this area.

Other provisions

By using the GarminPay Wallet, the user agrees that personal data will be collected and used in accordance with the terms and conditions of use of the GarminPay Wallet. In addition, all the provisions of the Bank Transaction Account Option Agreement, Mastercard Credit Card Issuance and Use Agreement are also valid.

