



Digital Wallet Terms and Conditions of Use (“Conditions”)

These Conditions apply to how we facilitate the use of your First Trust Bank debit or credit card (**“Card”**) when you add or keep a Card in a Digital Wallet. A **“Digital Wallet”** is any electronic payment system that uses your Card or a digital version of your Card to allow you pay for items. It is operated by a provider of Digital Wallets (**“Digital Wallet Provider”**) and is available on a suitable mobile phone, tablet or other device (**“Device”**).

The words **“you”** and **“your”** in these Conditions mean you as an First Trust Bank customer, and the words **“we”, “us”, “our”** mean AIB Group (UK) p.l.c., trading as First Trust Bank.

1. Your Card Terms and Conditions Still Apply

The terms and conditions that apply to your Card(s) (**“Card Conditions”**) still apply when you use your Card in a Digital Wallet. The Digital Wallet Provider will also have terms and conditions, policies, including a privacy policy, and obligations that apply to your use of the Digital Wallet, as will other third parties (for example, mobile network operators). You should make sure that you have read and accepted the Card Conditions along with all other terms, conditions and policies carefully.

2. Using your Card in a Digital Wallet

To add a Card to a Digital Wallet, you must follow the process set out by the Digital Wallet Provider (and any other procedures we, or they, may need to adopt). Not all Cards will be eligible to be added to the Digital Wallet and the Digital Wallet Provider may limit the number of Cards that can be used. Once a Card is added, the Digital Wallet will only allow you to make purchases where the Digital Wallet is accepted. You may remove your Card(s) from the Digital Wallet at any time by following the Digital Wallet Provider’s procedures for removal. We must continue to process any Digital Wallet transactions on your Card outstanding at the time you remove it from the Digital Wallet and you must still pay for these transactions.

3. Fees

We do not charge any fees for adding your Card to the Digital Wallet. The usual fees associated with using your Card will still apply. The Digital Wallet Provider or other third parties (for example, mobile network operators) may separately charge you fees in relation to your use of the Digital Wallet or Device. These fees are between you and the Digital Wallet Provider or relevant third party.

4. Responsibility for operation and availability of the Digital Wallet

We do not operate the Digital Wallet and therefore cannot be responsible for its use or performance. We can only help you with using your Card. We are not responsible for the Digital Wallet if, for example, it requires updating, becomes unavailable, or if you are unable to use it for any transaction, or if a merchant refuses to accept payment using the Digital Wallet.

5. Card and Device Security

You must not share any usernames, security details or any other information relating to your Card or Device. If you share this information with others, they may be able to access your Digital Wallet and make purchases with your Card or obtain your personal information. Before you replace or dispose of a Device, you must ensure that all Card information is deleted from that Device. You agree to contact us immediately if any Device on which you have a Card has been lost or stolen, or if you suspect that there has been fraud in relation to your Card, for example if you receive a text message, alert or other such notification to your Device indicating that you have added a Card to a Digital Wallet and you did not do so, or if you receive a receipt for something you did not purchase. We will not be responsible for any losses you incur except as set out in the Card Conditions, or as may be required by law.

6. Suspending or Cancelling Your Use of a Card

There may be situations where we refuse to allow a Card to be added to a Digital Wallet, or cancel or suspend use of a Card to make purchases using the Digital Wallet. We can do this for any reason and at any time, including where you are in breach of these Conditions or the Card Conditions, where your Card is blocked, cancelled or expired, where we suspect fraud, if you have an overdue or negative balance, if directed to do so by the Digital Wallet Provider or the applicable card network, or where we cannot sufficiently authenticate you or the Card. The Digital Wallet Provider or a third party may also block, restrict, suspend, or terminate your use of the Digital Wallet without reference to us, and we cannot be liable if this happens. For further information please refer to your Card Conditions or, where applicable, the terms and conditions of your account.

7. Your Privacy

We respect the privacy of your personal information. We will at all times comply with our obligations under Data Protection law and the terms of our Data Protection Notice and Cookie Policy, available on our website: firsttrustbank.co.uk/data-protection or in branch, both of which form part of these Conditions. The Digital Wallet Provider is separately responsible for how they use and manage any personal information you provide to it.

8. We May Change these Conditions

These Conditions may change from time to time, and we will notify you as set out in your Card Conditions or, where applicable, the terms and conditions of your account, after which the continued use of your Card with the Digital Wallet will mean that you have accepted the changes. If you do not agree to any updated Conditions, you may remove your Card(s) from the Digital Wallet following the Digital Wallet Provider's procedures for removal. Up to date copies of these Conditions are available online at www.firsttrustbank.co.uk

9. Contact Us

If you have any queries in relation to these Conditions, please refer to our Digital Wallet FAQs available on our website.

If you have any questions or issues which are not answered by our FAQs, please contact us using the telephone number on the back of your Card. If you have questions in relation to the Digital Wallet, please contact the Digital Wallet Provider.

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