

TERMS AND CONDITIONS TO USE THE “ADD MONEY INSTANTLY” SERVICE AND NOTICE REGARDING THE PROCESSING OF PERSONAL DATA

1. Accepting the use of the “Add money instantly” service

- 1.1. The terms and conditions to use the “Add money instantly” service (hereinafter referred to as “Terms”) make an agreement concluded by and between BCR and the Client. This agreement is considered concluded if accepted by the Client.
- 1.2. The Terms establish the way in which “Add money instantly” can be used and they are part of the Contractual Documentation.
- 1.3. The Terms shall be complemented by the Framework Agreement for Banking Services (CBS) concluded by the Client, particularly with the Special Provisions Section, Chapter XIII. PAYMENT OPERATIONS and Chapter XIV. CARD OPERATIONS AND PORTABLE ACCESSORIES, and by other relevant Conventions.

2. “Add money instantly” service description

- 2.1. Through the use of the “Add money instantly” service, the Client can start an internet-based payment operation, using a debit or credit card issued by other bank or financial institution, out of the funds available in the respective card account, into a current account open by the Client with BCR. The “Add money instantly” service is available through the components of the Remote Banking Services (Internet Banking and Mobile Banking).

3. Provisions regarding the use of the “Add money instantly” service

- 3.1. Clients wanting to use the “Add money instantly” service must satisfy the following conditions:
- (a) own at least one Current Account in RON;
 - (b) have the components of the Remote Banking Services activated (Internet Banking and Mobile Banking);
 - (c) have a valid debit or credit card issued by other bank or financial institution, which has to: (i) to be issued under Visa or Mastercard logo and (ii) to be enrolled in 3D-Secure;
 - (d) In order to be able to use the “Add money instantly” service by means of the Mobile Banking component, the Client shall (i) have an suitable mobile terminal, having the Android/iOS operating system and (ii) to download BCR’s Mobile Banking app on their mobile terminal.
- 3.2. In order to carry out the payment operation, after selecting the Current Account opened at BCR into which the transfer is to be made, the Client shall introduce the following information: (i) the number of the card from which the funds will be transferred, (ii) the CVV2/CVC2 code stamped on the back of the card, (iii) card expiration date, (iv) the transferred amount. After introducing these details, for the first payment operation carried out with each debit or credit card to a certain Current Account opened at BCR, the payment operations shall be authorised by introducing the 3D-secure code.
- 3.3. Information related to the card from which at least one payment operation has been carried out are kept by BCR in the history of the “Add money instantly” service, so that if the Client wishes to carry out a new operation using the same card, this information can be pre-filled. The card number will be stored and displayed in a truncated form.
- 3.4. Information mentioned above in Clause 3.3 can be deleted

anytime by the Client, using the components of the Remote Banking Services (Internet Banking and Mobile Banking).

- 3.5. If the card used for the payment operation is associated to a currency other than RON, the bank or the financial institution of the respective card will perform the foreign exchange transaction of the amount related to the payment instruction to be paid out.
- 3.6. The amount limits of this type of operation and the number of possible transactions for a certain period of time are as follows: minimum amount per transaction 30 RON, maximum 5 transactions per day, maximum 10,000 RON per transaction, maximum 40,000 RON per month. This information can also be viewed on BCR's website.
- 3.7. The Client has the option to set a recurrence for the internet-based payment transaction by means of the "Add money instantly" service, mandating the Bank in this sense. For that purpose, the Client shall select a previous executed payment and shall set the frequency of the payment which can be weekly or monthly. Recurrent payment operations do not require authorisation by introducing the 3D-Secure code. The mandate given to BCR to carry out recurrent payment operations by means of the "Add money instantly" service is valid up to the date chosen by the Client, but no later than the card expiration date of the debit or credit card from which the transfer is made. If while this mandate is still valid, one of the payment operations is rejected because the card has expired, there will be no more payment operations initiated after such rejection.
- 3.8. The mandate related to the recurrent payment operation carried out by means of the "Add money instantly" service may be withdrawn anytime by the Client within the period of validity, using the components of the Remote Banking Services (Internet Banking and Mobile Banking).

3.9. If a payment is rejected by the card issuing bank or financial institution from which the transaction originates, due to insufficient funds in the account related to this card, the recurrence of the service is cancelled.

NOTICE REGARDING THE PERSONAL DATA PROCESSING ASSOCIATED TO USING THE “ADD MONEY INSTANTLY” SERVICE

The activation of the “Add money instantly” service consists of processing some personal data necessary in order to offer the service (details regarding the user’s card), such as card expiration date, card type – Visa or Mastercard and the issuing bank of the card, which are processed by BCR and the entity processing the transaction and kept by BCR for the purpose of providing the service. For more details related to the way in which BCR processes personal data, please check the confidentiality policy on <https://www.bcr.ro/ro/persoane-fizice/informatii-utile/politica-privind-confidentialitatea>.