

# Information on the use of cards issued by ING Bank Śląski S.A. cards with the Garmin Pay digital wallet

## *Informacja w zakresie użytkowania kart ING Banku Śląskiego S.A. w ramach korzystania z cyfrowego portfela Garmin Pay [EN]*

1. This information has been prepared by ING Bank Śląski SA, with its registered office in Katowice, ul. Sokolska 34, 40-086 Katowice, hereinafter referred to as the Bank. The Bank is entered into the Register of Entrepreneurs of the District Court Katowice-Wschód, 8th Commercial Division of the National Court Register under number KRS 0000005459; the share capital of the Bank is PLN 130,100,000 and the paid-in capital is PLN 130,100,000; the Bank has Tax Identification Number (NIP) 634-013-54-75 and international SWIFT identification code (BIC) – INGBPLPW; the Bank's e-mail address: [info@ing.pl](mailto:info@ing.pl); the Bank is supervised by the Polish Financial Supervision Authority, with its registered office in Warsaw, ul. Piękna 20, 00-549 Warszawa
2. The information is addressed to the Bank's Clients and applies to the use of cards issued by the Bank if these Clients have decided to use the Garmin Pay digital wallet. The Provider of the Garmin Pay digital wallet service is Garmin Ltd., with its registered office at Muhletalstrasse 2, Schaffhausen 8200, Switzerland (Provider). The digital wallet service involves digitizing the payment card issued by the Bank, into a Garmin device using an application provided or managed by Garmin.
3. The Client orders the Garmin Connect application from the Provider. Where a Client uses the Garmin Pay digital wallet, the Bank considers that the Client has separately accepted the Garmin Pay Terms of Use. ING Bank Śląski S.A. (Bank) does not provide the application, does not provide the Garmin Pay digital wallet service, does not guarantee the correctness of its provisions by the Provider, and is not responsible for the Provider's acts or omissions. The Bank is also not responsible for any changes to the Garmin Pay Terms of Use.
4. A card issued by the Bank may be added to the Garmin Pay digital wallet by a user who is:
  - a person with full capacity to enter into legal transactions and an individual client of the Bank, who is 18 years of age or older, or
  - a person of limited legal capacity and an individual client of the Bank who is at least 13 years of age and under 18 years of age – with the reservation that such a person may perform do so only on the basis of a consent granted by their statutory representative.
5. To use the Garmin Pay digital wallet service, you need to:
  - have an Android phone with minimum 5.0 or IOS software (phone) and a Garmin watch with NFC (Near Field Communication Technology) with Garmin Pay digital wallet functionality (watch),
  - download the Garmin Connect application to your phone from the Google Play mobile shop, available for Android phones, or the App Store platform available for IOS devices,
  - create a virtual wallet in the above application,
  - define an identification code (password) to use the Garmin Pay virtual wallet,
  - read and accept Garmin Pay Terms of Use and the Provider's privacy policy.
6. To add a card to the Garmin Pay digital wallet, the card user is required to:
  - have an active contactless Visa card issued on the account,
  - provide Garmin Connect with their card details: full card number, expiry date, CVV code, which will be controlled by Garmin,
7. The user of the Garmin Pay digital wallet service provides the data referred to in subsection b to the Application Provider, and the Bank does not act as an intermediary in the provision of such data.
7. To register a card with the Garmin Pay application, the card user may be required to:

- a. receive, at the mobile phone number previously indicated by the user and registered in the Bank's IT system, a unique, one-time verification code (string of characters), used to authorise the card user,
  - b. enter the above verification code in the Garmin Connect application.
- c. if the card user is also a user of the Bank's mobile application, when registering the card in the Garmin Pay application, they may be required to provide the Bank's mobile application with the authorisation code (including the biometric identifier) referred to in the general terms and conditions of the internet banking system.
8. Once the card has been added to the Garmin Pay digital wallet, you can use it to make:
  - a. contactless transactions using the watch at merchants accepting Visa card payments.
  - b. cash transactions.
9. To make a card transaction using your Garmin Pay digital wallet, bring your watch close to the contactless reader at a payment terminal or ATM.
10. Once the Client has given instructions to disable contactless transactions for the card, making contactless transactions using the watch will not be possible.
11. If the physical card added to the Garmin Pay Digital Wallet is cancelled or blocked, the virtual form of the card added to the Digital Wallet will also be cancelled or blocked. In this case, transactions, including those using the watch, will not be possible.
12. The Garmin Pay digital wallet service provider only provides the IT platform through which the transaction is made. If you have questions or concerns about specific card transactions, please contact the merchant or the Bank.
13. Using the Garmin Pay digital wallet does not cause any changes to the terms of use of the card issued to you. The card user and the Bank are bound by contractual provisions related to the use of the card regardless of the fact that transactions are made with the card as part of the use of the Garmin Pay digital wallet service, including the amount of the limits set for the card.
14. Where the card user has changed the image on their physical card, the card will be displayed virtually in the Garmin Pay digital wallet service with the standard image provided by the Bank for that card.
15. The card user manages the Garmin Pay digital wallet on their own, i.e. adds and removes cards, changes settings, updates the identification code (password).
16. The card user can remove the Garmin Pay digital wallet from their phone. The effect of removing this wallet is that card transactions cannot be made with the watch.