

# Information on the use of cards issued by ING Bank Śląski S.A. (hereinafter: the Bank) with the Google Pay application

## *Informacja w zakresie użytkowania kart ING Banku Śląskiego S.A. (dalej: Bank) w ramach korzystania z aplikacji Google Pay [EN]*

1. The Provider of the Google Pay application is Google Ireland Limited, with its registered office in Ireland, Gordon House, Barrow Street, Dublin 4 (Provider). The conditions of provision of the Google Pay service – as part of the application provided – are defined in the “the Google Pay Terms of Service”, to which the Client and the Provider are parties. The Client orders the Google Pay application from the Provider and accepts the aforementioned Terms of Service. ING Bank Śląski S.A. (Bank) does not provide the application, does not provide the Google Pay service, does not guarantee the correctness of its provision by the Provider, and is not responsible for the acts or omissions of the Provider. In view of the fact that after the Bank’s receipt of the Client’s authorisation (consent), the Google Pay application will store information on transactions made with cards issued by the Bank, the Bank provides the following information.
2. The Google Pay application may be used by individual clients who are 18 years of age or older and by minor Clients 13 – 18 years of age on the basis of consent given by their legal representatives.
3. To use the Google Pay application, you need to:
  - a. download this application to your phone from the Google Play mobile shop, which is available on Android phones,
  - b. specify how to log in to the application by creating a unique password, either in the form of a confidential alphanumeric string or a fingerprint,
  - c. read the “Google Pay Terms of Service” and the “Privacy Policy” of the Provider of this application.

Notwithstanding the acceptance of the “Google Pay Terms of Service”, the user of the Google Pay application grants the Bank a separate authorisation to provide the Provider of this application with information on transactions, as indicated in the authorisation. The authorisation is granted in the Moje ING online banking system.

4. To register a card with the Google Pay application, the card user is required to:
  - a. have an active contactless Visa card issued on the account or a Mastercard in Euro card on a EUR account, and
  - b. provide his/her name, address, telephone number and card details: full card number, expiry date, CVV code, and
  - c. grant to the Bank the authorisation referred to in 3 above to provide the Google Pay application provider with transaction information,

The user of the Google Pay application provides the data referred to in subsection b. to the application provider, and the Bank does not act as an intermediary in the transfer of such data.

5. To register a card with the Google 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 Google Pay application.
  - c. if the card user is also a user of the Bank’s mobile application, when registering the card in the Google 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.

6. Once you have registered your card with the Google Pay application, you can use it to make:
  - a. contactless transactions with your phone, at merchants (acceptors) for Visa / Mastercard payments when using the Google Pay application,
  - b. remote transactions, at merchants who accept card payments from the respective payment organisation when using Google Pay,
  - c. cash transactions, provided that the Bank makes this type of transactions available.
7. To make a card transaction when using the Google Pay application, you need to wake up your phone and turn on the NFC antenna.
8. Once the Client has given instructions to disable contactless transactions for the card, it will not be possible to make contactless transactions using the phone.
9. The Google Pay application provider only provides the IT platform through which the transaction is executed. If you have questions or concerns about specific card transactions, please contact the merchant or the Bank.
10. 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 while using the Google Pay application, including the amount of limits set for the card.
11. The Google Pay application allows the card user to access a history containing the last 10 transactions. A full history of card transactions is available after logging on to the Bank's internet banking system, via the helpline or at the bank outlet providing this service.
12. Where the card user has changed the image on their physical card, the card will be displayed virtually in the Google Pay application with the standard image provided by the Bank for that card.
13. The card user updates their details such as e-mail address, telephone number and password on their own.
14. The card user can remove the Google Pay application from their phone. The effect of removing the Google Pay application is that card transactions cannot be made using the application.
15. The Google Pay application provider is the data controller of the personal data provided by the application user to be able to use of the Google Pay application.
16. The Bank is not responsible for any changes to the "Google Pay Terms of Service" by the Google Pay Application Provider.