



Special Conditions for Payments via a virtual Debit Card in connection with the Samsung Pay App

For the use of the payments enabled by the Solarisbank AG (hereinafter referred to as the "**Bank**") via a virtual debit card (hereinafter referred to as the "**Virtual Card**") and via the Samsung Pay App (hereinafter referred to as "**Samsung Pay**"), the following special terms and conditions shall apply in addition to the Bank's General Terms and Conditions, the respective Terms and Conditions for Payments by Direct Debit under the SEPA Core Direct Debit Scheme, the respective Conditions for Online Banking, the respective Terms and Conditions for the Debit Cards (if a debit card has been issued), the respective Conditions for Payments via Virtual Debit Cards and the respective additional Special Conditions Samsung Pay. In the event of any conflict between these Special Conditions and other terms and conditions, the provisions of these Special Conditions shall prevail. These Special Conditions as well as the other terms and conditions can be viewed, saved in readable form and printed from <https://www.solarisbank.com/en/customer-information>.

Data protection information

In connection with the use of the Virtual Card and Samsung Pay, personal data may be collected, stored, processed and used, and personal data may also be exchanged with Samsung, FinLeap Connect, Hardenbergstraße 32, 10623 Berlin and FinTecSystems, Gottfried-Keller-Str. 33, 81245 Munich, as a third-party service provider for validation, and the network set up for payments. This includes card, device, authentication and transaction data as well as information on the security of payment transactions.

The processing of personal data by the Bank and Samsung shall be carried out in accordance with data protection regulations either independently of each other and each on its own responsibility or within the framework of data processing agreements concluded between the Bank and Samsung.

I. Applications related to payment transactions

(1) The Virtual Card issued by the Bank is a debit card which is provided to the customer only virtually on a mobile device for the use of mobile payments via Samsung Pay. The use of Samsung Pay is further subject to the separate Special Conditions which can be viewed at <https://www.solarisbank.com/en/customer-information>. The customer will not receive a physical debit card, a complete debit card number or a PIN.

(2) The customer may use the Virtual Card for payment at all point-of-sale terminals with VISA contactless acceptance in Germany and, as an additional service, also in most other countries. Furthermore, it is possible to use the Virtual Card in online commerce after adding it to Samsung Pay, provided that the latter offers the Samsung Pay payment option. The corresponding merchants as contractors can be recognized by the acceptance symbols of VISA as well as Samsung Pay.

(3) The Bank may offer the customer the Virtual Card with different types of use. Several types of use may also be offered together.

(4) In order to be able to use the Virtual Card for mobile payment via Samsung Pay, the customer must hold a user account with Samsung through which he/she can access Samsung Pay and receive push notifications and other messages from the Bank (see "Special Conditions Samsung Pay") (hereinafter referred to as the "**Samsung Account**"). The Bank is not obliged to enable the use of the Virtual Card in any other way than via Samsung Pay in the Samsung Account. In order to be able to use the Virtual Card for mobile payment via Samsung Pay, the validity of the "Special Conditions Samsung Pay" and the conditions applicable to the use of Samsung Pay between the customer and Samsung (hereafter together referred to as the "**Terms of Use**") must be validly agreed between the customer and the Bank.

II. Card functions and types of use

The Bank agrees with each customer which of the following card functions can be used by the customer in addition to the linked card account and reference account.

1. Card Account

(1) For the purpose of using the Virtual Card, the Bank shall maintain

an internal settlement account (hereinafter referred to as the "**Card Account**") for the customer for all card functions in accordance with Section II, Clauses 3 and 4 of these Special Conditions. The Card Account shall be maintained in the name of the customer. An IBAN shall be assigned to the account.

(2) The customer cannot use the Card Account for cash withdrawals. The Card Account is used only for processing payments with the Virtual Card, it is not intended for normal payment transactions. In particular, the customer may not use the Card Account for SEPA direct debits. The Bank rejects all incoming SEPA direct debits without exception and charges a fee for rejecting the direct debit (see the Bank's "List of Prices and Services" for the fee due).

(3) Refunds (e.g. from contracting companies) are credited to the Card Account.

(4) Credit balances on the Card Account may only be paid out in form of transfers to the reference account, provided that such credit balance has not been used otherwise through previously authorised dispositions.

2. Reference Account

(1) The customer shall specify to the Bank an account with regular incoming payments (e.g. salary account) that supports SEPA direct debits, is in the customer's name and has an IBAN of the customer's country of residence (hereinafter referred to as the "**Reference Account**").

(2) Customers to whom the Bank has granted the card function in accordance with Section II, Clause 4 of these Special Conditions undertake to issue the Bank with a SEPA direct debit mandate for the Reference Account for the purpose of settling a negative balance on the Card Account.

(3) The Bank shall validate the Reference Account by means of an Account Snapshot, i.e. by viewing the customer's Reference Account via external service providers commissioned by the Bank (FinLeap Connect, FinTecSystems).

(4) The customer can change the Reference Account via Samsung Pay. If the customer changes the Reference Account, he/she is obliged to



provide the Bank with a new SEPA direct debit mandate for this account. The Bank shall validate the IBAN of the new Reference Account as described in Section II, Clause 2, paragraph 3 of these Special Conditions.

3. Pre-Paid function

(1) The customer can top up his/her Card Account by means of transfer from the Reference Account.

(2) The customer can make payments with the pre-paid function, provided his/her Card Account has a positive balance. The customer can use the topped-up credit for payments with the Virtual Card.

4. Virtual Card with credit limit

4.1. Limit

(1) In addition to the pre-paid function in accordance with Section II, Clause 3 of these Special Conditions, the Bank shall grant the customer a maximum limit of EUR 1,000 (hereinafter referred to as the "Limit"). An increase of this Limit beyond this amount during the business relationship is possible and will be communicated to the customer separately through a message available in the Message Center in the Samsung Pay App.

(2) Within this Limit, the customer may carry out transactions with the Virtual Card which may result in a maximum negative balance on the Card Account in the amount of the Limit.

(3) The Bank shall determine the customer's Limit at its reasonable discretion and taking into account, inter alia, the customer's creditworthiness, and shall inform the customer separately of the respective Limit.

(4) The Limit of the customer is checked by the Bank on a regular basis. The Bank is entitled, at its reasonable discretion, in the event of a significant deterioration of the SCHUFA rating of the customer, in the event of suspected unauthorised or fraudulent use of the Virtual Card, in the event of Non-Payment pursuant to Section III, Clause 6.2 of these Special Conditions, in the event of rejection of another SEPA direct debit to the Reference Account or in the event of a substantial deterioration in the customer's financial circumstances that occurs or threatens to occur and thereby jeopardises the fulfillment of any other obligation vis-à-vis the Bank to reduce the Limit to zero and to authorise the Virtual Card only for payments within the scope of the pre-paid function. Depending on the customer's creditworthiness, the Bank may, at its reasonable discretion, again set a Limit within the credit limit provided for in paragraph 1. The Bank shall notify the customer separately of the respective Limit.

4.2 Settlement of negative balances

(1) Negative balances on the Card Account which are within the respective Limit agreed shall bear interest at 0% for the customer.

(2) After a payment with the Virtual Card, the customer is obliged to settle any negative balance on the Card Account resulting from such payment.

(3) The Bank shall, by means of the SEPA direct debit mandate provided to it, debit the corresponding amount pursuant to paragraph 2 from the specified Reference Account to settle the negative balance on the Card Account. All payments of one day are combined in one SEPA Direct Debit. The customer will be notified of the SEPA direct debit and the amount to be debited two days before the SEPA direct

debit is executed by means of a push message, provided that this setting has not been deactivated by the customer, or by means of a message in the Message Center in the Samsung Pay App (see "Special Conditions Samsung Pay").

4.3. Rejection of direct debit

If a SEPA direct debit to the Reference Account is rejected, the Bank will debit the Card Account with a fee according to the Bank's "List of Prices and Services". The Bank shall inform the customer without undue delay (*unverzüglich*) of a SEPA direct debit that has been rejected.

4.4 Default of the customer in case of non-payment

(1) In the event of non-payment of the amount owed under Section II, Clause 4.2 paragraph 2 of these Special Conditions within 4 days of the respective payment with the Virtual Card, the customer shall be in default without further notice.

(2) If the customer is in default, the Bank is entitled to charge default interest at the statutory rate in accordance with Section 288, paragraph 1 BGB.

(3) The Bank retains the right to provide evidence of further damage; the customer remains the right to provide evidence of no or less damage.

(4) The customer may settle a negative balance on the Card Account by transferring a corresponding amount from the Reference Account. If this results in a credit balance on the Card Account, the provisions relating to the pre-paid function shall apply in accordance with Section II, Clause 3 of these Special Conditions.

III – Provisions for card services

5. Authorisation of payments by the customer

(1) When using the Virtual Card with Samsung Pay, each payment transaction must be approved by means of biometric features, an online password or the unlock code of the device (passcode) (authentication elements). There is no need to enter a personal identification number (PIN).

(2) With the payment via Samsung Pay and the approval according to paragraph 1, the customer gives his/her consent (authorisation) to execute the payment. Once consent has been given, the customer cannot cancel the payment.

6. Blocking of an available amount of money

6.1 General

The Bank is entitled to block an amount of money available on the Card Account within the limits of the financial usage limit (see Section III, Clause 9 of these Special Conditions) if

- the payment transaction has been initiated by the payee, and
- the customer also agrees to the exact amount of money to be blocked.

Without prejudice to any other legal or contractual rights, the Bank shall release the exact amount of money without undue delay (*unverzüglich*) after it has been notified of the exact payment amount or after the payment order has been received.

6.2 Virtual Card with credit limit - Non-Payment; blocking in case of Non-Payment

If the customer does not settle a negative balance despite the Bank's notification of the corresponding SEPA direct debit in accordance with Section II, Clause 4.2, paragraph 3 of these Special Conditions (hereinafter referred to as the "Non-Payment"), the Bank may block the Virtual Card for further payments. After the negative balance has been



settled, the Bank shall unblock the Virtual Card (Section III, Clause 19 paragraph 3 of these Special Conditions).

7. Refusal of payments by the Bank

The Bank is entitled to refuse payment if

- the customer has not identified himself/herself with biometric features, an online password or the entry of a passcode on the mobile device,
- the financial usage limit has not been observed, or
- the Virtual Card is blocked.

The customer will be informed of this via the terminal at which the Virtual Card is used or during the payment transaction with Samsung Pay in online commerce and Samsung Pay.

8. Completion period

The payment transaction is initiated by the payee. On receipt of the payment order by the Bank, the latter is obliged to ensure that the payment amount is received by the payee's payment service provider at the latest by the time specified in the "List of Prices and Services".

9. Financial usage limit

The customer may only use the Virtual Card within the credit balance on the respective Card Account or within the Limit.

Even if the customer does not comply with the financial usage limit, the Bank is entitled to demand reimbursement of the expenses that arise from the use of the Virtual Card. The approval of individual card transactions does not entail either the provision of credit or an increase of a credit amount previously agreed but is given in the expectation that the card transactions will be settled when due.

If the booking of card transactions exceeds an existing account balance or a Limit previously agreed for the Card Account, the booking shall lead to a tolerated overdraft.

The debit interest for the tolerated overdraft is set out in the Bank's "List of Prices and Services".

10. Customer's duty of care and cooperation obligations

10.1 Protection of the authentication elements for payment transactions

The customer shall take all reasonable precautions to protect his/her authentication elements for payment transactions agreed upon with the Bank (see Section III, Clause 5, paragraph 1 of these Special Conditions) from unauthorised access. Otherwise, there is a risk that the authentication elements for payment transactions may be misused or used otherwise not authorised.

In order to protect the individual authentication elements for payment transactions, the customer shall pay particular attention to the following:

- (a) Knowledge elements, such as the passcode, shall be kept secret; they may in particular
 - not be communicated orally (e.g. by phone or in person),
 - not be passed on outside of payment transactions in text form (e.g. by e-mail or messenger service),
 - not be stored unsecured electronically (e.g., storage of the passcode in plain text on the mobile device) and
 - not be written down on a device or stored as a transcript together with a device that serves as a possession element (e.g. mobile device) or for checking the being element (e.g. mobile device with application for payment and fingerprint sensor).

- (b) Possession elements, such as a mobile device, shall be protected from misuse, in particular

- it must be ensured that unauthorised persons cannot access the customer's mobile device (e.g. mobile phone),
- it must be ensured that other people cannot use Samsung Pay on the mobile device (e.g. mobile phone),
- Samsung Pay must be deactivated on the participant's mobile device before the participant gives up possession of this mobile device (e.g. by selling or disposing of the mobile phone) and
- the proofs of possession (such as TAN) may not be passed on orally (e.g. by phone) or in text form (e.g. by e-mail, messenger service) outside the online payment transactions.

- (c) Being elements, such as the customer's fingerprint, may only be used as an authentication element on a customer's mobile device if no other persons' being elements are stored on the mobile device. If the mobile device used for payment transactions stores other persons' being elements, the knowledge element issued by the Bank (e.g. online password) is to be used for payment transactions and not the being element stored on the mobile device.

10.2 Control obligations for online payment transactions

If, in the case of online payment transactions, the customer is notified of details of the payment transaction (e.g. the name of the contracting company and the amount of the transaction), the customer shall check this data for correctness.

10.3 Customer's notification and reporting obligations

- (1) If the customer becomes aware of the misuse of his/her Virtual Card, the Bank or a representative office of the payment card association (e.g. Visa) shall be notified immediately to arrange for the Virtual Card to be blocked. The customer shall also report any misuse to the police without undue delay (*unverzüglich*).

- (2) The customer shall notify the Bank without undue delay (*unverzüglich*) upon discovery of an unauthorised or incorrectly executed transaction.

11. Payment obligation of the customer

The Bank is obliged to the respective contracting company to settle the transactions made by the customer with the Virtual Card.

Objections and other complaints by the customer arising from his/her contractual relationship with the contracting company with which the Virtual Card was used shall be pursued directly with that contracting company.

12. Foreign currency conversion

- (1) If the customer uses the Virtual Card for transactions that are not in euros, the Card Account shall still be charged in euros.
- (2) The exchange rate for foreign currency transactions shall be determined on the basis of the Bank's "List of Prices and Services".
- (3) Any change to the reference exchange rate specified in the conversion regulation shall take effect immediately and without prior notification of the customer.

13. Fees

- (1) The fees owed by the customer to the Bank shall be determined on the basis of the Bank's "List of Prices and Services".
- (2) Changes to the fees shall be proposed to the customer in text form no later than two months before they take effect. If the customer has



agreed to an electronic means of communication with the Bank as part of the business relationship (e.g. by using Samsung Pay - see Special Conditions Samsung Pay at <https://www.solarisbank.com/en/customer-information>), changes may also be proposed by this means. The customer may either agree to or reject the changes before the proposed date of their entry into force. The customer is deemed to have given his/her consent if he/she fails to provide notice of his/her rejection in advance of the proposed date of the changes coming into effect. The Bank shall make specific reference to this de facto consent in its offer.

(3) When the customer is notified of changes to the fees, he/she may terminate this business relationship without notice and at no cost in advance of the proposed date of the changes coming into effect. The Bank shall make specific reference to this right to terminate in its offer.

14. Customer's entitlement to reimbursement, revision and compensation

14.1 Reimbursement in case of unauthorised transaction

In case of an unauthorised transaction in the form of use of the Virtual Card with a contracting company, the Bank does not have any claims against the customer for reimbursement of its expenses. The Bank is obliged to reimburse the customer for the amount without undue delay (*unverzüglich*) and in full. If the amount has been debited from an account, the Bank shall restore the balance of it to the state it would have had if the unauthorised transaction using the Virtual Card had not taken place. This obligation shall be fulfilled no later than the end of the business day following the day on which the Bank was notified that the transaction is unauthorised or has otherwise learned thereof. If the Bank has informed a competent authority in writing of justified reasons for suspecting fraudulent conduct on the part of the customer, the Bank must examine its obligation under sentence 2 without undue delay (*unverzüglich*) and fulfil this obligation when the suspicion of fraud is not confirmed.

14.2 Claims for non-execution, belated execution or incorrect execution of an authorised transaction

(1) In case of non-executed, belated or incorrect processing of an authorised transaction in the form of use of the Virtual Card with a contracting company, the customer may demand from the Bank the immediate and full reimbursement of the transaction amount insofar as the transaction failed to take place or was incorrect. If the amount has been debited from an account, the Bank shall restore it to the balance that it would have had if the failed or incorrect transaction had not taken place.

(2) In addition to paragraph 1, the customer may demand reimbursement by the Bank of any fees or interest that were charged to him/her or debited from his/her account in connection with the authorised transaction that failed to take place or was processed incorrectly.

(3) If the payment amount is received by the payee's payment service provider only after expiry of the execution period specified under Section III, Clause 8 of these Special Conditions, the payee may require his/her payment service provider to credit the payment amount to the payee's account as if the card payment had been duly executed.

(4) If an authorised transaction failed to take place or was processed incorrectly, the Bank shall at the request of the customer investigate the transaction and report the findings to him/her.

14.3 Compensation entitlements by the customer on the basis of an unauthorised transaction, a belated or non-executed or incorrect processing of an authorised transaction

In the case of an unauthorised transaction or in the case of a non-executed, belated or incorrect processing of an authorised transaction, the customer may demand compensation from the Bank for losses not already covered under Section III, Clause 14.1 and 14.2 of these Special Conditions. This does not apply if the Bank was not responsible for the breach of obligation. In this context, the Bank is responsible for obligations incurred by an intermediary that it has appointed as if they had been incurred by the Bank itself, unless the main cause was the responsibility of an intermediary specified by the customer. If the Virtual Card is used in a country outside Germany and the European Economic Area, the liability of the Bank for the culpability of a body involved in processing the payment transaction is restricted to the careful selection and instruction of such a body. If the customer has contributed to the occurrence of a loss through culpable conduct, the principles of contributory culpability shall determine the extent to which the Bank and the customer shall bear the loss. Liability under this paragraph is limited to EUR 12,500 per transaction. This limitation to the amount of liability does not apply

- for transactions not authorised by the customer using the Virtual Card,
- in the event of malicious intent or gross negligence on the part of the Bank,
- to risks which the Bank has specifically taken, and
- to losses of interest incurred by the customer.

14.4 Period for pursuit of claims under Section III, Clauses 14.1 to 14.3

Claims against the Bank in Section III, Clauses 14.1 to 14.3 of these Special Conditions are excluded if the customer has not notified the Bank that a transaction is unauthorised, has not been completed, is belated or is incorrect at the latest 13 months from the date on which the transaction was charged. The 13-month notification period commences only when the Bank has notified the customer of booking of the charge resulting from the transaction by the agreed means, at the latest within a month of booking of that charge; otherwise, the day of such notification shall determine commencement of the period. Claims for liability under Section III, Clause 14.3 of these Special Conditions may still be pursued by the customer after expiry of the notice period under sentence 1 if he/she was unable to meet the deadline for reasons beyond his/her control.

14.5 Claim for reimbursement in the event of an authorised transaction without a specific amount and period for pursuit of the claim

(1) The customer may demand full reimbursement of the transaction amount without undue delay (*unverzüglich*) if he/she has authorised a transaction with a contracting company in such a way that

- the exact amount was not specified on authorisation; and
- the payment transaction exceeds the amount that the customer could have expected given his/her previous spending behaviour, the content of the card contract and the relevant circumstances of the individual case; reasons related to any currency conversion cannot be considered if the agreed reference exchange rate was used as the basis.



(2) The customer is obliged to explain the circumstances on which the claim for reimbursement is based to the Bank.

(3) The claim for reimbursement is excluded if it has not been pursued with the Bank within eight weeks of the date on which the transaction was charged to the Reference Account.

14.6 Exclusion of liability and objection

Claims of the customer against the Bank pursuant to Section III, Clauses 14.1 to 14.5 of these Special Conditions are excluded if the circumstances on which a claim is based

- result from an unusual and unforeseeable event over which the Bank has no influence, and the consequences of which could not have been avoided despite exercising reasonable care (*gebotenen Sorgfalt*); or
- are brought about by the Bank as the result of a statutory obligation.

15. Liability of the customer for unauthorised transactions

15.1 Liability of the customer until blocking notification

(1) If the Virtual Card is misused and this results in unauthorised transactions in the form of use of the Virtual Card with a contracting company, the customer shall be liable for losses caused up to the time of the blocking notification up to a maximum of EUR 50, irrespective of whether the customer is responsible for the loss, theft or other loss or misuse.

(2) The customer shall not be liable in accordance with paragraph 1 if it has not been possible for him/her to notice the misuse of the respective Virtual Card before unauthorised access.

(3) If the Virtual Card is used in a country outside of Germany and the European Economic Area, the customer shall bear the losses incurred as a result of an unauthorised transaction in accordance with paragraph 1, even in excess of a maximum amount of EUR 50, if the customer has negligently breached the obligations incumbent on him/her under these Special Conditions. If the Bank has contributed to the occurrence of the loss by breaching its obligations, the Bank shall be liable for the loss incurred to the extent of the contributory negligence for which it is responsible.

(4) If unauthorised transactions are made prior to the blocking notification and if the customer has acted fraudulently or has violated his/her duties of care under these Special Conditions intentionally (*vorsätzlich*) or with gross negligence (*grob fahrlässig*), the customer shall bear the full extent of the resulting damage. Gross negligence (*grobe Fahrlässigkeit*) on the part of the customer may be deemed to have occurred in particular if the customer culpably (*schuldhaft*) failed to notify the Bank or a VISA representative office of the loss or the theft or the misuse of the transaction without undue delay (*unverzüglich*) after becoming aware of it.

(5) Liability for losses caused within the period to which the credit limit applies shall in each case be limited to the Limit or account balance applicable to the Virtual Card in the case of the pre-paid card in accordance with Section II, Clause 3 of these Special Conditions.

(6) The customer is not obliged to compensate for the loss pursuant to paragraphs 1, 3 and 4 if the customer was unable to submit the blocking notification because the Bank had not secured the possibility of accepting the blocking notice.

(7) In deviation from paragraphs 1 and 3, the customer shall not be obliged to pay compensation if the Bank has not required the customer to provide strong customer authentication within the meaning of Section 1 paragraph 24 of the Payment Services Supervision Act (*Zahlungsdiensteaufsichtsgesetz, ZAG*) or if the payee or his/her payment service provider has not accepted such strong customer authentication although the Bank was obliged to provide strong customer authentication pursuant to Section 55 ZAG. Strong customer authentication requires in particular the use of two independent authentication elements from the categories of knowledge (e.g. the password), possession (e.g. the mobile device) or inherence (something that is the customer, e.g. the customer's "fingerprint").

(8) Paragraphs 2 and 5 to 7 shall not apply if the customer has acted with fraudulent intent.

15.2 Liability of the customer after the blocking notification

As soon as the misuse or any other unauthorised use of the Virtual Card has been reported to the Bank or a representative office of the VISA network by the customer or an authorised representative, the Bank is responsible for all subsequent losses in the form of use of the Virtual Card with a contracting company. If the customer acts with fraudulent intent, the customer is also responsible for losses incurred after the blocking notification.

16. Customer's right of termination

(1) The customer may terminate the card contract at any time without any notice period.

(2) Upon termination of the Samsung Account and/or one of the Terms of Use (Section I, Clause 4 of these Special Conditions) by the customer, the customer automatically terminates the card contract in accordance with Section III, Clause 16, paragraph 1 of these Special Conditions.

17. Right of termination of the Bank

(1) The Bank may terminate the card contract with an appropriate period of notice of at least two months. The Bank shall terminate the card contract with a longer notice period if this is necessary in view of the legitimate interests of the customer.

(2) The Bank may terminate the card contract after twelve (12) consecutive months of inactivity of the customer regarding the Card Account with a two-month notice period.

(3) Without prejudice to the right of termination for good cause pursuant to Section III, Clause 17 paragraph 4 of these Special Conditions, upon termination of the Samsung Account and/or the Samsung Pay Terms of Use between the customer and Samsung by Samsung, the Bank automatically terminates the card contract with a two-month notice period. Upon termination of the Samsung Account and/or the Samsung Pay Terms of Use between the customer and Samsung by Samsung, the Virtual Card shall be blocked for further payments.

(4) The Bank may terminate the card contract without notice if there is good cause (*wichtiger Grund*) which makes it unreasonable for the Bank to continue the card contract, even after due consideration of the legitimate interests of the customer. Such a reason exists, in particular, in case of Non-Payment according to Section III, Clause 6.2 of these Special Conditions.



18. Consequences of termination

(1) The Virtual Card may no longer be used once the termination takes effect.

(2) Any positive balance remaining on the Card Account linked to the Virtual Card at the time of termination shall be refunded to the customer at the end of the contractual period, provided that the positive balance is not blocked by an already authorised transaction. The refund shall be made to the Reference Account.

(3) The customer is still required to settle the negative balance without undue delay (*unverzüglich*).

19. Blocking of the Virtual Card

(1) The Bank may block the Virtual Card,

- if it is entitled to terminate the card contract for good cause (*wichtiger Grund*),
- in case of Non-Payment pursuant to Section III, Clause 6.2 of these Special Conditions,
- if material grounds in connection with the security of the Virtual Card justify it, or
- if there is a suspicion of unauthorised or fraudulent use of the Virtual Card.

(2) The Bank shall notify the customer of the block, specifying the relevant reasons, if possible before the block, but at the latest immediately after the block.

(3) If the Virtual Card was blocked due to Non-Payment pursuant to Section III, Clause 6.2 of these Special Conditions, the Bank will unblock the Virtual Card after the negative balance has been settled. If the Card has been blocked for another reason, the Bank will unblock the Card at the customer's request once the reasons for blocking cease to exist. The Bank shall also inform the customer of an unblocking in accordance with this paragraph without undue delay (*unverzüglich*).