



Special Conditions for Apple Pay

Solarisbank AG (hereinafter referred to as the „Bank“) enables its customers to use the payment service Apple Pay. The following Special Conditions for Apple Pay apply to the use of Apple Pay in addition to the Bank's other Terms and Conditions, in particular the "General Terms and Conditions" and the "Conditions for the debit card". In the event of contradictions, the latter shall take precedence. These Special Conditions as well as the other Terms and Conditions can be accessed via www.Solarisbank.de, saved in a legible form and printed out.

I. General

The Bank enables holders of a physical or virtual debit card issued by the Bank to use Apple Pay for other card-related services. The use of Apple Pay requires that the debit card holder has a correspondingly equipped Apple device (see section II.) and an Apple ID registered with iCloud. Regular updates of the operating system of the user's end device are a basic prerequisite for the use of Apple Pay. It is the responsibility of the debit card holder to ascertain prior to activating Apple Pay whether the hardware and software used by the user enables use. An online connection is required for the initial activation of Apple Pay. No online connection is required for the payment process at the merchant terminal with contactless function (NFC-capable).

II. Compatible devices and Scope of Services

Apple Pay is available on all Apple devices with a Secure Element, as specified below. The scope of services depends on the device used and enables payments in stores, in apps and on the Internet with the Safari browser. The available devices and areas of use may change with new products. An up-to-date overview of Apple Pay-enabled devices and their areas of application can be found on Apple's website (<https://support.apple.com/en-us/HT208531>). Irrespective of the type of transaction, the transaction must be confirmed in all cases by means of biometric recognition on the terminal device or with the set unlock code of the device ("Passcode"). The transaction is charged to the debit card previously selected by the debit card holder. Apple Pay may be temporarily impaired or impossible to use for technical reasons or reasons beyond the Bank's control (e.g. malfunction of the telecommunications network at the merchant's, settings on the user's mobile terminal, force majeure). If the customer has forgotten the Passcode or is using a device on which the use of Apple Pay is deactivated, the Apple help page can be accessed (<https://support.apple.com/>).

1. Payment in Stores

(Available for iPhone and Apple Watch.) After activating Apple Pay, the debit card holder can pay worldwide at POS/payment terminals with contactless function (NFC-capable) with their iPhone or Apple Watch.

2. Payment in Apps

(Available for iPhone, iPad and Apple Watch.) After activating Apple Pay, the debit card holder can pay in apps that accept the payment method. By selecting the Buy with Apple Pay or Apple Pay field, the debit card holder is taken into the payment process and is given the opportunity to correct or enter billing, shipping and contact information. At the end of the payment process, the debit card holder is asked to confirm the payment by biometric recognition or by entering the Passcode.

3. Payment on the Internet with the Safari Internet browser

(Available for iPhone, iPad and MacBook models with biometric recognition and MacBook models introduced in 2012 or later in conjunction with an Apple Pay enabled iPhone or Apple Pay enabled Apple Watch). After activating Apple Pay, the debit card holder can pay on websites that accept the payment method. By selecting the Buy with Apple Pay or Apple Pay field, the debit card holder is taken into the payment process and has the opportunity to correct or enter billing, shipping and contact information. At the end of the payment process, the debit card holder is asked to confirm the payment by biometric recognition or by entering the Passcode.

4. Scope of Services determined by Apple

The extent to which the customer can use his or her Cards for Payments via Apple Pay is determined by Apple Inc. together with its cooperation partners. The Bank has no influence on at which points of sale, in which apps and where Apple Pay can be used for payment. The possibility of using Apple Pay also depends on the hardware and software used by the customer. Apple Inc. provides information on this subject on its website. The cooperation partners can set an upper limit for Payment via Apple Pay.

5. No Responsibility of the Bank for Apple Pay

Since the Bank is not itself an Apple Pay provider, the Bank assumes is not responsible for providing Apple Pay. The Bank is not responsible for the availability or operability of Apple Pay and/or the Apple Pay App ("App") in general or in relation to the Card added by the customer. The Bank is also not liable for any damage caused by the non-usability or disruption of Apple Pay and/or the App.

III. Registration and Login of the debit card holder

Before using Apple Pay for the first time, you must accept these Apple Pay Conditions and register at least one debit card (reference card). It is also possible to select several debit cards for Apple Pay. A change of the present debit card is possible at any time in the Apple Wallet. The use of Apple Pay is possible until the time of deactivation of the function by the customer or deactivation by the Bank (see section VII.). Activation of the debit card for Apple Pay takes place via the App of the cooperation partner or via the Apple Wallet.

1. Activation via the App of the Cooperation Partner

(Available for iPhone and Apple Watch.) After successful login to the App of the cooperation partner, when selecting Apple Pay, the debit card holder is presented with an overview of the debit cards that can be used for Apple Pay. The debit card holder can select the debit card



they want to use for Apple Pay from their available debit cards. By means of an authentication method provided by the Bank, the customer confirms the use of Apple Pay.

2. Activation via Apple Wallet or the device settings

(Available on all Apple Pay-enabled devices.) The debit card holder can add debit cards in the Apple Wallet and in the Wallet and Apple Pay settings area. The debit card data - if available - can be taken from the debit card stored in the Apple account, can be transferred from debit cards already added on other devices or can be re-entered. Debit card number, debit card expiration date and CVC must be entered. The customer confirms the use of Apple Pay by using an authentication method provided by the Bank.

IV. Duties of Care and Cooperation of the debit card holder

The duties of care agreed in the "Conditions for the Debit Cards" (please see section 8 there) apply accordingly to the Card stored in Apple Pay. The debit card holder must ensure that Apple Pay cannot be misused by unauthorised third parties. In particular, the debit card holder is responsible for saving only his own biometric data in the device. They may not allow any other person to obtain knowledge of the Passcode. The storage of biometric data of third parties to unlock the device and the sharing of the Passcode with third parties enables them to carry out verified transactions, and is thus a violation of the obligation to keep the debit card PIN secret. If a third party has obtained knowledge of the Passcode, the debit card holder must change it immediately. The Passcode should not consist of the date of birth, number sequences or other sequences that are easy to guess. The debit or card holder may not use Apple Pay on any device on which the restrictions on use have been circumvented in an unauthorised manner (so-called "jailbreak"), as adequate protection against attacks and attempted fraud can no longer be guaranteed on these end devices. Furthermore, the debit card holder must inform the Bank immediately if the mobile device on which Apple Pay has been installed is stolen / lost. The customer must regularly update and keep up to date the operating system of his/her mobile device used for Apple Pay as well as Apple Pay. The customer is also obliged to use the same device for Payments with a check-in and check-out process (e.g. train ticket systems). If the Search for my iPhone function is activated on the device, the customer alternatively has the option of blocking and permanently removing the Apple Pay payment with the device via the Apple ID account page and via the Search for my iPhone application.

V. Costs

The use of Apple Pay is free of charge. Any other fees for the execution of special services in connection with Cards are set out in the Bank's List of Prices and Services available at <https://www.Solarisbank.com/de/kundeninformation/>. The customer may incur additional costs through the use of Apple Pay, in particular data usage or SMS fees. For Apple Pay, costs for debit card use may be incurred in foreign currency in analogy to conventional debit card use

VI. Deactivation

1. Deactivation by the customer

The debit card holder may stop using Apple Pay at any time without giving any reason and / or deregister his debit card(s) from using the function within the App. The debit cards activated for Apple Pay will

be automatically deleted from the Apple Wallet if the customer deletes the Passcode. It is also possible to register again at any time. Furthermore, the customer has the option of removing the activated debit cards from the Apple Wallet using the Search My iPhone function.

2. Deactivation by the Bank

If the debit card holder does not use Apple Pay for twelve months, the Bank is entitled to deactivate Apple Pay and delete the function. The Bank will notify the customer via the App before deleting the function. The debit card holder may still use the function after deletion but must register again for this purpose (see section III.). When the debit card on file is cancelled, Apple Pay is also deactivated for this debit card.

VII. Duration

The validity of these Special Conditions is agreed for an indefinite period of time. The customer may terminate these Special Conditions at any time by removing the Card(s) from the App. The Bank may terminate the Special Conditions and thus also the option to use Apple Pay with the Cards with reasonable notice. Should the customer violate the provisions agreed in these Special Conditions, the Bank may terminate the validity of these Special Conditions at short notice. In any case, the Bank may block the use of Apple Pay at short notice, should this be necessary for security or other reasons.

VIII. Processing of Personal Data

The data processing required within the framework of the use of Apple Pay is carried out according to the "Customer Information on Data Processing", which can be accessed at <https://www.Solarisbank.com/de/kundeninformation/>.

IX. Property rights - special conditions for usage of the service

Apple, Apple Pay, Apple Wallet, Apple Watch, iCloud, iPad, iPhone, MacBook and Safari are trademarks of Apple Inc., registered in the US and other countries. The Apple Wallet is a copyrighted computer program. The debit card holder or third parties are therefore prohibited from editing, modifying, adapting, translating, creating derivative works from, decompiling, reverse engineering, disassembling or otherwise attempting to obtain the source code of the function, unless expressly permitted by law. Similarly, the debit card holder or third parties are prohibited from removing, amending or obscuring the copyright notice and the notices relating to trademarks or special protected rights of the Bank, companies affiliated with the Bank or third parties that are connected with or contained in the App and/or the Service or that can be accessed in connection with or through the App and/or the Service.