



# Terms & Conditions Relating to Digital Wallets

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This document sets out additional terms and conditions (the “Terms”) that are applicable when you choose to add a MIQO Prepaid Card (“MIQO Card”) to a Digital Wallet (the “Wallet”), “you” and “your” refer to the cardholder of the MIQO Card, and “we”, “us”, “our” and “MIQO” refer to the issuer of your MIQO Card. Digital Wallets include Apple Pay and Google Pay amongst others.

When you add a MIQO Card to the Wallet, you agree to the following Terms:

## 1. Adding Your MIQO Card

You can add an eligible MIQO Card to the Wallet by following the instructions of the Wallet provider. Only MIQO Cards that we indicate as eligible can be added to the Wallet. MIQO reserves the right to exclude certain MIQO cards or underlying accounts from the Wallet eligibility at its own reasonable discretion. When you add a MIQO Card to the Wallet, it allows you to use the MIQO Card for transactions where the Wallet is accepted. The Wallet may not be accepted in all places where your MIQO Card is accepted.

## 2. Your MIQO Card Terms Do Not Change

The terms and account agreement applied to your MIQO Card (Terms and Conditions for Private and Business VISA Prepaid Cards) do not change when you add your MIQO Card to the Wallet. The Wallet just provides another way for you to make purchases with the MIQO Card. Any applicable interest, fees, and charges that apply to your MIQO Card will also apply when you use the Wallet to access your MIQO Card. MIQO does not charge you any additional fees for adding your MIQO Card to the Wallet or using your MIQO Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

## 3. MIQO Is Not Responsible for the Wallet

MIQO is not a Wallet provider and therefore is not responsible for providing or maintaining the Wallet service. We are only responsible for secure data provision to the Wallet provider to allow the MIQO Card usage through the Wallet. We are not responsible for any failure of the Wallet or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third-party relationships that may impact your use of the Wallet.

## 4. Instant Issuing

MIQO reserves the right to allow you to add your MIQO card to your Wallet before receiving the physical card. However, the following rules apply to new account holders before activating your physical MIQO card:

If the physical card is not activated within 14 days after ordering, all subsequent Wallet transactions will be rejected. To continue using the Wallet normally, you must first activate your physical card.



## **5. Removing Your MIQO Card from the Wallet**

You should contact the Wallet provider on how to remove a MIQO Card from the Wallet. We can also block a MIQO Card in the Wallet from purchases at any time.

## **6. Governing Law and Disputes**

These Terms are governed by the law of the country as set out in the General Terms and Conditions “MIQO Current Account”. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your MIQO Card agreement.

## **7. Ending or Changing these Terms; Assignments**

We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. We will provide notice if required by law. We can also assign these Terms. You cannot change these terms, but you can terminate these Terms at any time by removing all MIQO Cards from the Wallet. You may not assign these Terms.

## **8. Privacy**

Your privacy and the security of your information are important to us. The privacy policy applies to your use of your MIQO Card in the Wallet. You agree that we may share your information with the Wallet provider, a payment network, and others in order to provide the services you have requested, to make information available to you about your MIQO Card transactions, and to improve our ability to offer these services. This information helps us to add your MIQO Card to the Wallet and to maintain the Wallet. MIQO and the Wallet provider process personal data separately and on their own responsibility. Therefore, MIQO and the Wallet provider both act as controllers. We do not control the privacy and security of your information that may be held by the Wallet provider and that is governed by the privacy policy given to you by the Wallet provider. The data may be transferred outside Central Africa into the U.S. depending on the service used. This lies in the Wallet provider’s sole responsibility.

## **9. Notices**

We can provide notices to you concerning these Terms and your use of a MIQO Card in the Wallet by posting the material on our website, through electronic notice given to any electronic inbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. You can find the relevant contact information in the MIQO Support Center on our website.

## **10. Questions**

If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your MIQO Card, then contact us using the relevant contact information in the MIQO Support Center on our website.