

Digital Wallets Use Terms

These Digital Wallets Use Terms (hereinafter the “Terms”) are applicable to You in addition to the [Genome card account terms and conditions](#) and [General Terms and Conditions](#) where You use the Card issued by Genome with Digital Wallets.

Please read these Terms carefully as well as our [Privacy Notice](#) before clicking “I accept” button.

By clicking “I accept” button You acknowledge that You have carefully read, fully understood, accept and agree to all of the provisions contained in these Terms. If You do not agree to these Terms or our [Privacy Notice](#), You shall not click “I accept” button and must refrain from using Genome Card with Digital Wallets.

1. Definitions

“Authorization Data” means all together or separate data used for Client authorization, namely Card details, Device password, Client biometric data (fingerprints or face recognition depending on the settings of the Client’s Device), PIN code, and other data used to access the Digital Wallet and provide consent to perform the Transaction with Digital Analogue.

“Client” means a natural or legal person who is registered with Eco-System Genome, has successfully opened Genome Wallet with us, accepted our [Genome card account terms and conditions](#), has ordered and was issued with Genome

Card and who wishes to use the Card with Digital Wallets. Any references to **“You”** and **“Your”** shall refer to the Client.

“Digital Analogue” means a digital analogue of the Card issued by Genome, which is added to Digital Wallet and used by the Client to perform Transactions without the physical presence of the Card.

“Digital Wallet” means software, provided by Digital Wallet Providers in the form of a mobile application that is installed on the Client’s Device allowing You to create a Digital Analogue of the Card and perform Transactions through the NFC technology without the physical presence of the Card.

“Device” means a working electronic device of the Client (smartphone, tablet, smartwatch, etc, equipped with NFC technology where Digital Wallet is installed.

“Digital Wallet Provider” means a company that is a developer and provider of the Digital Wallet and related to it services.

“Digital Wallet Provider Terms” means terms and conditions of use of the Digital Wallet You enter into with Digital Wallet Provider.

“Genome®” means a business name of UAB "Maneuver LT", a legal entity registered in Lithuania with its registration number 304785124. Data on UAB



„Maneuver LT“ UAB
Reg N: 304785124
VAT: LT100011709919

"Maneuver LT" is accumulated and stored in the Register of Legal Entities of the Republic of Lithuania. The address of Genome's head office is at Žalgirio g. 92-510, LT-09303, Vilnius, Republic of Lithuania. E-mail: info@genome.eu

Genome has an electronic money institution license # 32 issued by the Bank of Lithuania on March 29, 2018. Genome as electronic money institution is supervised by the Bank of Lithuania, located at Gedimino pr. 6, LT-01103, Vilnius, Lithuania, telephone no. +370 800 50 500. More information about the Bank of Lithuania is detailed by this link <https://www.lb.lt/en/>.

"We", "our", and "us" shall refer to Genome.

All capitalized terms not provided for in these Terms shall have the meanings set forth in the [Genome card account terms and conditions](#) and [General Terms and Conditions](#).

2. How to use the Card with Digital Wallet

1. To use the Card with Digital Wallet, You must have a working Device with an installed Digital Wallet on it.

2. To create a Digital Analogue of the Card, You must add the Card issued by Genome to the Digital Wallet by entering the Card details (Card number, validity period, CVV2 / CVC2 code) manually or using appropriate Genome Mobile App functionality. The creation of a Digital Analogue is possible only in respect of a Card that is not blocked and which validity period has not expired.
3. The Digital Analogue must be activated in one of the following ways:
 - (a) automatically, in case of creating the Digital Analogue in a trusted environment (Genome Mobile App) or trusted Device.
 - (b) by entering the OTP password received in the Push / SMS message to the Client's Device.
 - (c) by the Client making a phone call to Genome information center using the contact details provided in section 10 below.
4. Upon successful activation You will receive the Push / SMS message to Your Device confirming You can perform contactless payment and contactless cash withdrawal.
5. To use the Digital Analogue of the Card You should:
 - (a) unlock the screen of Your Device
 - (b) choose the respective Card, if Digital Wallet contains several Cards,
 - (c) bring the Device to the payment terminal or ATM (next to the corresponding icon)

(d) enter Card PIN (if requested).

6. Please note that every Digital Analogue is linked to Your respective Card and correspondingly to Your Account with Genome. Therefore, You may be unable to perform Transactions in the case of:

(a) the Card has been temporarily blocked,

(b) the Card is replaced by a new Card;

(c) the Card has expired;

(d) the Card is closed or the Account is terminated in accordance with [Genome card account terms and conditions](#) or [General Terms and Conditions](#).

7. Genome has the right to set limits and restrictions on Transactions performed by the Client using the Digital Analogue as detailed in [Genome card account terms and conditions](#).

3. How to stop using Digital Analogue?

1. You can stop using the Digital Analogue of the Card in the following ways:

(a) You can delete a Digital Analogue using the "delete" button (or another similar functionality) within the Digital Wallet. Please refer to the instructions of the relevant Digital Wallet Provider.

- (b)** You may ask s via e-mail support@genome.eu to delete Your Card from the Digital Wallet or contact our support team in Your Genome User Portal, Genome Mobile App or by calling to Genome information center.
- (c)** You can mark Your Device as Lost/Stolen using the setting of Your Device to control Digital Wallet.
- 2.** Please note that deleting the Digital Analogue from the Digital Wallet does not automatically result in the blocking of the respective Card or Account. If You do not block the Card or close Your Account according to the [Genome card account terms and conditions](#) or [General Terms and Conditions](#), such Card or Account remains active for Transactions (unblocked).

4. If Your Device is lost or stolen

1. You agree that all Transactions performed using the Digital Analogue are considered by Genome to be authorized by You. You shall not handle over any Authorization Data (including 3D Secure one-time passwords) to third parties.
2. You shall comply with the following safeguards to avoid unauthorized use of the Digital Analogue:

- (a)** do not disclose Your Authorization Data, Password for Device to other persons;
 - (b)** do not allow third parties to use the Mobile Device with the Digital Wallet installed on it;
 - (c)** do not leave the Device You use to access Digital Wallet unattended;
 - (d)** use proper security on Your Devices, such as passcodes, passwords, fingerprint recognition and other unlock methods;
 - (e)** ensure You only register Your own fingerprints and not anyone else's, if fingerprint recognition is available on Your Device;
 - (f)** delete all Your personal and financial information from Your old Device if You stop using it;
 - (g)** comply with these Terms and Digital Wallet Provider's Terms as notified to You.
- 3.** If Your Device on which the Digital Analogue was created is lost or stolen or Authorization Data is compromised, You must immediately notify us using Your Genome User Portal or Genome Mobile App, via email support@genome.eu or by making a phone call to Genome information center. After receiving such notification we will block the Digital Analogue to prevent further unauthorized use.

5. Our Liability

1. You hereby agree and understand that Genome is not the provider of Digital Wallets. When using Digital Wallets, You enter into agreement with respective Digital Wallet Provider. This means that we are not responsible for Your use of Digital Wallet or for any service, information, software or hardware provided to You by Digital Wallet Provider or any other third party. Any Transactions with Your Card will remain subject to [Genome card account terms and conditions](#) and conditions and [General Terms and Conditions](#).
2. We are not liable for any failures or faults, or any security, availability or performance issues, affecting or relating to Digital Wallet or Your Device. We recommend that You read Digital Wallet Provider Terms for more information on these issues.
3. You may also have agreements with other third parties in relation to Your use of Digital Wallet. Genome is not responsible for, nor does it provide support or assistance for any third-party hardware or software, or their products or services (including the products and services of Digital Wallet Providers or mobile network operators). In the event of any questions or problems related to the use of third-party products or services, You should

contact the third-party supplier directly for customer support and assistance.

4. You shall be fully and solely responsible for and bear all charges, costs, losses, and damages whatsoever and howsoever arising from the breach of these Terms (including without limitations non-compliance with security measures described in section 4). You shall indemnify Genome against any charges, costs, or losses arising in connection with unauthorized Transactions effected due to such breach.

6. Personal Information

1. Please note that Digital Wallet Providers may access and process Your personal information, including information about Your Transactions. Processing of such personal data is governed by the privacy policy of the respective Digital Wallet Provider and is not subject to these Terms. Please refer to the respective Digital Wallet Providers privacy policy for more details.
2. In connection with Your use of the Digital Analogue of the Card, Genome may share Your personal information (including the Transaction details) with Digital Wallet Providers to improve our service, verify information, detect

and prevent fraud, and comply with applicable laws. Please refer to our [Privacy Notice](#) to know more about how we process Your Data.

7. How much does it cost?

We do not charge any additional fees for the Transactions You made using the Digital Analogue. Please note that services of the third parties (such as Digital Wallet Providers or mobile network operators) may be subject to additional fees or restrictions.

8. How the Terms may be modified

These Terms may be changed the same way as described in [General Terms and Conditions](#).

9. Miscellaneous

1. These Terms shall constitute a binding legal agreement, which enters into force on the date of its acceptance by You.
2. If there is any overlap or conflict between these Terms and the General Terms and Conditions or Genome card account terms and conditions, the Genome card account terms and conditions shall prevail.
3. If any provision or part of any provision of these Terms is inconsistent with the applicable laws and regulations, the requirements of the applicable laws and regulations override these Terms in the part of their inconsistency. If any court or other authority of competent jurisdiction finds any provision or part of any provision of these Terms to be invalid, unenforceable or illegal, this shall not impair the operation of these Terms or affect the other provisions, which are valid.

10. Contacts

To contact us, please use the following contact details:

E-mail: support@genome.eu

Phone: +37052141409



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