



DIGITAL WALLET TERMS AND CONDITIONS

Digital Wallet Facilities

Customers wishing to use Sagicor Bank's Digital Wallet facilities (which includes its software, support programmes and access to the Central Bank Digital Currency platform) must comply with these terms and conditions and any terms of use or policies applicable to Sagicor Bank's Digital Facilities and the Central Bank Digital Currency (CBDC) platform and as may be amended from time to time. By signing up and accessing Sagicor Bank's Digital Facilities, you agree to be bound by these terms of use, conditions, and policies.

1. Use of the Digital Wallet Facilities

You will be provided with Digital Wallet Credentials (which includes any username, password, personal identification number or access code) which, subject to the availability of the Digital Wallet Facilities, you may use to give such instructions and execute such transactions as Sagicor Bank shall from time to time make available to be given or executed by you using the Digital Wallet Facilities. Sagicor Bank shall not be liable for the unavailability at any time of the Digital Wallet Facilities where such unavailability is due to failure of electronic or mechanical equipment or communication lines, telephonic or other interconnection problems, log-in sequences, severe weather, earthquakes, flood or other acts of God.

You shall not use the Digital Wallet Facilities for any illegal fraudulent or defamatory purposes or take any steps which could undermine the security or integrity of Sagicor Bank's Digital Facilities or cause harm to or threaten to harm any other

user of the Digital Wallet Facilities. For our mutual protection, Sagicor Bank reserves the right to record all activities on the Digital Wallet Facilities.

2. Sagicor Bank May Decline Digital Wallet Transactions

Sagicor Bank reserves the right to decline any instruction or transaction given or executed via its Digital Wallet Facilities for any reason in Sagicor Bank's absolute discretion, including where Sagicor Bank's charges and the sum being transferred or paid exceeds the balance available in an account at the time the instruction is given, or transaction executed.

3. Sagicor Bank's Right to Deny Access

Sagicor Bank may, at any time and in its absolute discretion, refuse access to its Digital Wallet Facilities by any person in the event of a breach of any terms of use, these terms and conditions or policies governing Sagicor Bank's Digital Wallet Facilities or where Sagicor Bank deems such refusal to be in its best interests.

4. Transactions

You shall be responsible for the accuracy of electronic transaction instructions, including the payee information, payee account information, billing company paid, billing account



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number and payment amount. You acknowledge that electronic payment instructions once sent may be final and irrevocable, so that it may not be possible to retrieve funds sent in error. It is your responsibility:

[a] to ensure that electronic payment instructions and your personal information registered on Sagicor Bank's Digital Wallet Facilities are accurate at all times. For bill payments, Sagicor Bank may (but shall not be obliged to) update your bill profile, including your billing account numbers and billers' names if informed of a change by the biller or if deemed necessary by Sagicor Bank. Your confirmation is required if any such changes are made by Sagicor Bank;

[b] to ensure that sufficient funds are available in your Digital Wallet as at the effective time of an electronic transaction, payment instructions will not be processed without sufficient funds;

[c] to know the payment requirements of each payee. You acknowledge that individual payees have varying payment requirements, and that Sagicor Bank may reject, cancel or return a payment that does not meet the particular payment requirements of a payee;

[d] to promptly and carefully examine transaction information to ensure electronic payments have been successfully and correctly processed and to notify Sagicor Bank within 30 days of the electronic payment date of any errors or discrepancies. You acknowledge that if notice of errors is not received within

the aforementioned 30-day period, you shall be deemed to accept the transaction information as valid and correct.

5. Limits on Digital Wallet Transactions

Sagicor Bank is entitled to introduce and thereafter vary from time to time at its absolute discretion and without notice:

[a] limits on the number and the amount in value of transactions including transfers and payments, that may be carried out within any given period of time using the Digital Wallet Facilities by a particular account holder, or on particular accounts; and

[b] other measures for the protection of Sagicor Bank, wallet holders and third parties against wrongful use of the Digital Wallet Facilities.

Sagicor Bank's discretion to introduce such limits and measures shall not include any obligation or requirement so to do, and unless otherwise agreed in writing to the contrary between us, Sagicor Bank may permit transactions in excess of the limits and outside of the measures introduced and shall not be liable to you for so doing.

6. Verification of Digital Wallet Transactions by Sagicor Bank

All Digital Wallet transactions including transfers and payments made by you through the use of Sagicor Bank's Digital Facilities, may be subject to verification by Sagicor Bank's officers whose verification shall be binding and conclusive



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evidence of the fact of and actual amount involved, and other details of any such transaction.

7. Exclusion of Liability

In no event will Sagicor Bank be held liable for any loss or damage in excess of your actual loss arising from any criminal activity or otherwise that may be suffered by you in the use of the Digital Wallet Facilities. Sagicor Bank shall not be liable for any unauthorised use of your Digital Wallet Credentials or for any loss resulting from circumstances over which Sagicor Bank has no direct control, including but not limited to your failure to input complete and accurate information when using the Digital Wallet Facilities, failure of electronic or mechanical equipment or communication lines, telephonic or other interconnection problem, log in sequences, severe weather, earthquakes, flood or other acts of God. In no event will Sagicor Bank be liable for damages in excess of your actual loss due to your failure to complete a transaction and Sagicor Bank will not be liable for any indirect, incidental or consequential damages.

You are responsible for maintaining the confidentiality of your Digital Wallet Credentials and you accept full responsibility for all instructions, transactions and activities that are given, occur or are performed using your Digital Wallet Credentials.

8. Your Right to Cancel Digital Wallet Arrangements

Without prejudice to any agreement to the contrary between us, you may cancel the Digital Wallet Facilities by cancelling your registration at any time. Cancelling your use of the Digital

Wallet Facilities means that Sagicor Bank will deactivate your

Digital Wallet Credentials and you will no longer be able to use the services. Upon cancelling your use of the Digital Wallet Facilities, we may retain some of your information in accordance with our Privacy Notice and as may be required to comply with applicable law.

9. Your Privacy and Security

Your privacy and the security of your information are important to us. Sagicor Bank is committed to respecting the privacy of your information and we will not share your information in a manner that is inconsistent with our Privacy Notice. We will treat all personally identifiable financial information we obtain as a result of your use of the Digital Wallet Facilities consistent with the terms of the Privacy Notice located here.

10. You Agree to Allow Us to Contact You Electronically

As a condition to utilising the Digital Wallet Facilities, you agree to receive messages on your device from us to relay



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important account information or information about the use of the services. You also agree to receive electronic communications from us, including emails to the email address you have provided in connection with your Digital Wallet account. You agree to update your email address when it changes by contacting us using the contact information at registration/onboarding.

11. We May Change the terms of this Agreement at Any Time

We may change the terms of this Agreement at any time by changing these Terms or your Account Agreement. We will provide advance notice of these changes if we are required to do so under applicable laws. You agree to any such changes by continuing to use the Digital Wallet Facilities. The date of the most recent change to this Agreement is shown at the top of this document. If you do not accept a change to these Terms, you must remove all Cards from all Wallets.

12. Governing Law

This Agreement will be governed by and construed under the laws of Jamaica. By using the Digital Wallet Facilities, you hereby submit to the exclusive jurisdiction of the courts of Jamaica