

# Mobile Wallet Terms and Conditions

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## US & Canada

By adding your credit card in this digital wallet, you agree that any future use will be subject to the terms of the Corporate Credit Card Agreement between Company and Bank of America, as may be amended. Not all credit cards are eligible to be added to this digital wallet and additional verification may apply. If additional verification is required to add your card to this digital wallet, we may need to ask for additional information using text messages or email. If you choose text messages as your verification method, you consent to receive text messages at the mobile phone number you have on file with us for this card. Please call 888-449-2273 for additional information. Your standard wireless carrier message and data rates may apply. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive all messages or messages may be delayed. Bank of America assumes no responsibility or liability for any delays or failure to receive text messages related to any of such conditions. Text messages may be transmitted using autodialer technology. If you have location services turned on, the location of your device may be collected and shared by the wallet provider in accordance with their respective data and privacy policies. By using this wallet, at the time you add your card, you agree and consent to the wallet provider sharing device location information (if turned on) with us.

## Europe

### English

#### Bank of America Merrill Lynch International Designated Activity Company (BAMLI DAC) - General Digital Wallet Terms and Conditions of Use

By adding your corporate card to this digital wallet, you agree that your use of the digital wallet will be subject to the terms of use that apply to your corporate credit card as provided to you by BAMLI DAC. You will also be subject to the wallet provider's terms and conditions, so please ensure that you read their terms and privacy policy carefully, to understand how the wallet provider collects and uses your personal data.

Not all corporate cards are eligible to be added to this digital wallet. This service is free of charge for you.

Before adding your card, you also may be required to provide additional verification to us in order for us to verify your identity for security purposes. If additional verification is required to add your card to this digital wallet or if we otherwise may need to contact you in respect of your use of this wallet, we may do so using text messages or email using the details we have on file for this card. Please call 00800 0456 7890 for additional information. Your standard wireless carrier message and data rates may apply. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive all messages or messages may be delayed. BAMLI DAC assumes no responsibility or liability for any delays or failure to receive text messages related to any of such conditions. Text messages may be transmitted using autodialer technology.

For information about how we process your personal data, we refer to our Privacy Policy

<https://www.bofaml.com/en-us/content/data-privacy.html>. In accordance with our Privacy Policy, BAMLI DAC will collect and use your personal data as required/authorised by law and/or as necessary to enter into / carry out, these terms with you, to: (i) verify your card(s) before adding it to the digital wallet and (ii) to facilitate your use of this service once you have added your card to the digital wallet. The verification process is an automated decision-making process which will decide whether we can add your corporate card to the digital wallet. If your request is referred, this means we will manually review your request before making a final decision. We may share anonymised transaction data with the wallet provider to develop and improve the wallet provider's technology. This data will not identify you.

To the extent permitted by applicable law, we reserve the right to restrict, suspend, cancel or discontinue your right to use the digital wallet at any time without notice.

These terms and conditions and its interpretation shall be governed by the laws of England and Wales regardless of where the Client resides or where a Cardholder resides or uses a Card Account. The courts of England and Wales shall have exclusive jurisdiction to determine any claim arising out of or in connection with these terms and conditions.

The parties agree that the language of these terms and conditions is English.

You can download or print a copy of these terms and conditions on our website at [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## Portuguese

Bank of America Merrill Lynch International Designated Activity Company (BAMLI DAC) - Termos e condições gerais de uso da carteira digital

Ao adicionar o seu cartão corporativo a esta carteira digital, concorda que o uso da carteira digital estará sujeito aos termos de uso aplicáveis ao seu cartão de crédito corporativo, conforme fornecido pela BAMLI DAC. Também estará sujeito aos termos e condições do fornecedor da carteira, por isso certifique-se de que lê atentamente os respetivos termos e política de privacidade, para compreender como o fornecedor da carteira recolhe e utiliza os seus dados pessoais.

Nem todos os cartões corporativos são elegíveis para serem adicionados a esta carteira digital. Este serviço é gratuito.

Antes de adicionar o seu cartão, pode também ser-lhe solicitado que forneça uma verificação adicional para que possamos confirmar a sua identidade por motivos de segurança. Se for necessária uma verificação adicional para adicionar o seu cartão a esta carteira digital ou se precisarmos de entrar em contacto consigo sobre o uso desta carteira, poderemos fazê-lo utilizando mensagens de texto ou e-mail, usando os dados que temos em arquivo para este cartão. Ligue para 00800 0456 7890 para obter informações adicionais. Podem ser aplicadas taxas padrão de mensagens e dados da operadora móvel. Se o seu telemóvel estiver desligado, fora do alcance ou sujeito a diversas outras condições, poderá não receber todas as mensagens ou estas poderão sofrer atrasos. A BAMLI DAC não assume nenhuma responsabilidade por atrasos ou falhas no recebimento de mensagens de texto relacionadas com essas condições. As mensagens de texto podem ser transmitidas usando a tecnologia de marcação automática.

Se tiver os serviços de localização ativados, a localização do seu dispositivo poderá ser recolhida e partilhada pelo fornecedor da carteira, de acordo com as respetivas políticas de dados e privacidade. Ao usar esta carteira, reconhece que o fornecedor da carteira pode partilhar connosco informações relativas ao dispositivo e outras, incluindo informações de localização.

Para obter informações sobre como tratamos os seus dados pessoais, consulte a nossa Política de Privacidade <https://www.bofaml.com/en-us/content/data-privacy-portuguese.html>. De acordo com a nossa Política de Privacidade, a BAMLI DAC irá recolher e usar os seus dados pessoais conforme exigido/autorizado por lei e/ou conforme necessário para celebrar/aplicar estes termos consigo, para: (i) verificar o(s) seu(s) cartão(s) antes de o(s) adicionar à carteira digital e (ii) facilitar o seu uso deste serviço depois de adicionar o(s) seu(s) cartão(s) à carteira digital. O processo de verificação é um processo de tomada de decisão automatizado que irá decidir se podemos adicionar o seu cartão empresarial à carteira digital. Se o seu pedido for referido, isto significa que iremos analisar manualmente o seu pedido antes de tomarmos uma decisão final. Podemos partilhar dados de transações anonimizados com o fornecedor da carteira para desenvolver e melhorar a respetiva tecnologia. Estes dados não o irão identificar.

Na medida permitida pela lei aplicável, reservamo-nos o direito de restringir, suspender, cancelar ou descontinuar o seu direito de usar a carteira digital a qualquer momento, sem aviso prévio.

Estes termos e condições e a sua interpretação serão regidos pelas leis de England and Wales, independentemente de onde o Cliente residir ou onde um Titular do Cartão residir ou usar uma Conta do Cartão. Os tribunais de England and Wales terão jurisdição exclusiva para determinar qualquer reclamação decorrente ou relacionada com estes termos e condições.

As partes concordam que o idioma destes termos e condições é português.

Pode transferir ou imprimir uma cópia destes termos e condições no nosso website em [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## German

### Bank of America Merrill Lynch International Designated Activity Company (BAMLI DAC) - Allgemeine Nutzungsbedingungen für Cyberwallet

Indem Sie Ihre Firmenkarte diesem Cyberwallet hinzufügen, erklären Sie sich damit einverstanden, dass Ihre Nutzung des Cyberwallets den Nutzungsbedingungen unterliegt, die für Ihre Firmenkreditkarte gelten, wie sie Ihnen von BAMLI DAC zur Verfügung gestellt werden. Darüber hinaus gelten die allgemeinen Geschäftsbedingungen des Anbieters des Wallets, also stellen Sie sicher, dass Sie diese Geschäftsbedingungen und die entsprechende Datenschutzrichtlinie sorgfältig gelesen haben, um zu verstehen, wie der Anbieter des Wallets Ihre personenbezogenen Daten erfasst und verwendet.

Nicht alle Firmenkarten sind für dieses Cyberwallet zulässig. Dieser Service ist für Sie kostenlos.

Bevor Sie Ihre Karte hinzufügen können, kann es auch erforderlich sein, dass wir zusätzliche Nachweise von Ihnen verlangen, damit wir für Sicherheitszwecke Ihre Identität überprüfen können. Falls zusätzliche Nachweise zur Aufnahme Ihrer Karte in diesem Cyberwallet erforderlich sind oder falls wir Sie aus anderen Gründen bezüglich Ihrer Nutzung dieses Wallets kontaktieren müssen, können dies unter Nutzung von Textnachrichten oder E-Mails unter Verwendung der für diese Karte gespeicherten Informationen tun. Weitere Informationen erhalten Sie unter der Rufnummer 00800 0456 7890. Es gelten gegebenenfalls die Standardtarife Ihres Mobilfunkanbieters für Nachrichten oder Daten. Falls Ihr Mobiltelefon abgeschaltet, außer Reichweite oder aufgrund zahlreicher weiterer Umstände nicht erreichbar ist, könnte es vorkommen, dass Sie nicht alle Nachrichten erhalten oder diese mit Verspätung erhalten. BAMLI DAC übernimmt keinerlei Verantwortung oder Haftung für Verspätungen oder Versagen beim Empfang von Textnachrichten hinsichtlich solcher Umstände. Die Textnachrichten können gegebenenfalls über Automatikwahl-Technologie übermittelt werden.

Informationen darüber, wie wir Ihre personenbezogenen Daten verarbeiten, finden Sie in unserer Datenschutzrichtlinie <https://www.bofaml.com/en-us/content/data-privacy-german.html>. Gemäß unserer Datenschutzrichtlinie erfasst und verwendet BAMLI DAC Ihre personenbezogenen Daten gemäß den rechtlichen Anforderungen/Berechtigungen und/oder in dem zur Vereinbarung und Durchführung dieser Bedingungen erforderlichen Ausmaß, (i) um Ihre Karte(n) zu verifizieren, bevor sie zu dem Cyberwallet hinzugefügt werden, und (ii) um Ihnen die Nutzung dieses Dienstes zu ermöglichen, nachdem Sie Ihre Karte dem Cyberwallet hinzugefügt haben. Der Verifizierungsprozess ist ein automatisierter Entscheidungsprozess, durch den entschieden wird, ob wir Ihre Firmenkarte zum Cyberwallet hinzufügen können. Wenn Ihre Anfrage weitergeleitet wird, bedeutet das, dass wir Ihre Anfrage manuell überprüfen, bevor eine abschließende Entscheidung getroffen wird. Wir leiten möglicherweise anonymisierte Transaktionsdaten an den Anbieter des Wallets weiter, damit dieser seine Technik weiterentwickeln und verbessern kann. Diese Daten dienen nicht Ihrer Identifikation.

Soweit nach geltenden Gesetzen zulässig, behalten wir uns das Recht vor, Ihre Berechtigung zur Nutzung des Cyberwallets jederzeit und ohne vorherige Ankündigung zu beschränken, auszusetzen, zu widerrufen oder zu beenden.

Diese Allgemeinen Geschäftsbedingungen und deren Auslegung unterliegen den Gesetzen von England and Wales, unabhängig davon, wo der Kunde wohnt oder wo ein Karteninhaber wohnt oder ein Kartenkonto nutzt. Die Gerichte von England and Wales haben die ausschließliche Gerichtsbarkeit, um über Klagen zu entscheiden, die aus oder in Verbindung mit diesen Allgemeinen Geschäftsbedingungen entstehen.

Die Parteien vereinbaren, dass die Sprache dieser Allgemeinen Geschäftsbedingungen Deutsch ist.

Sie können auf unserer Website eine Kopie dieser allgemeinen Geschäftsbedingungen herunterladen oder ausdrucken unter [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## French

### Bank of America Merrill Lynch International Designated Activity Company (BAMLI DAC) - Conditions générales d'utilisation du porte-monnaie électronique

En ajoutant votre carte professionnelle à ce porte-monnaie électronique, vous acceptez de soumettre votre utilisation du porte-monnaie électronique aux conditions d'utilisation qui s'appliquent à votre carte de crédit professionnelle, comme indiqué par la BAMLI DAC. Vous serez également soumis aux conditions générales du fournisseur de portefeuille, veuillez donc vous assurer de lire attentivement ses conditions et sa politique de confidentialité, afin de comprendre comment le fournisseur de portefeuille collecte et utilise vos données personnelles.

Les cartes d'entreprise ne peuvent pas toutes être ajoutées à ce porte-monnaie électronique. Ce service vous est offert gratuitement.

Avant d'ajouter votre carte, vous pourriez également avoir à nous fournir des documents supplémentaires à des fins de vérification de votre identité pour des raisons de sécurité. Si une vérification supplémentaire est nécessaire pour ajouter votre carte à ce porte-monnaie électronique ou si nous avons besoin de vous contacter concernant votre utilisation de ce porte-monnaie, nous pouvons le faire en utilisant des SMS ou des e-mails en utilisant les informations figurant dans le dossier de cette carte. Veuillez appeler le 00800 0456 7890 pour plus d'informations. Les frais de messagerie texte et de transmission de données standard de votre fournisseur de service pourraient être applicables. Si votre téléphone portable est éteint, hors de portée ou soumis à diverses autres conditions, vous risquez de ne pas recevoir tous les messages ou de les recevoir en retard. BAMLI DAC décline toute responsabilité en cas de retard ou de non-réception des messages textes liés à l'une de ces conditions. Des messages texte peuvent être transmis au moyen de la technologie de numérotation automatique.

Pour plus d'informations sur la façon dont nous traitons vos données à caractère personnel, nous vous invitons à consulter notre Politique de confidentialité <https://www.bofaml.com/en-us/content/data-privacy-french.html>. Conformément à notre politique de confidentialité, BAMLI DAC collectera et utilisera vos données à caractère personnel tel que requis / autorisé par la loi et / ou si nécessaire pour conclure / exécuter ces conditions avec vous, pour vérifier votre ou vos cartes avant de les ajouter au portefeuille électronique, ainsi que pour faciliter votre utilisation du service une fois que vous aurez ajouté votre carte au portefeuille électronique. Le processus de vérification est un processus de prise de décision automatisé qui décidera si nous pouvons ajouter votre carte d'entreprise au portefeuille électronique. Si votre demande est annotée, cela signifie que nous examinerons manuellement votre demande avant de prendre une décision finale. Nous pouvons partager des données de transaction anonymisées avec le fournisseur de portefeuille pour développer et améliorer la technologie du fournisseur de portefeuille. Ces données ne vous identifieront pas.

Dans la mesure autorisée par la loi en vigueur, nous nous réservons le droit de restreindre, suspendre, résilier ou interrompre votre droit d'utiliser le porte-monnaie électronique à tout moment et sans préavis.

Les présentes conditions générales et leur interprétation seront régies par les lois de England and Wales quel que soit le lieu de résidence du Client ou le lieu où le Titulaire de la carte réside ou utilise un compte de carte. Les tribunaux de England and Wales auront compétence exclusive pour déterminer toute réclamation découlant des présentes conditions générales ou y afférente.

Les parties conviennent que la langue des présentes conditions générales le français.

Vous pouvez télécharger ou imprimer une copie des présentes conditions générales sur notre site Web à [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## Spanish

Bank of America Merrill Lynch International Designated Activity Company (BAMLI DAC) - Términos y condiciones de uso generales de la cartera digital

Al agregar su tarjeta corporativa a esta cartera digital, usted acepta que su uso de la cartera digital estará sujeto a los términos de uso que se aplican a su tarjeta de crédito corporativa proporcionada por BAMLI DAC. También estará sujeto a los términos y las condiciones del proveedor de la cartera, así que asegúrese de leer detenidamente sus términos y políticas de privacidad, para entender cómo recopila y utiliza sus datos personales el proveedor de la cartera.

No todas las tarjetas corporativas reúnen los requisitos para ser agregadas a esta cartera digital. Este servicio se le ofrece de forma gratuita.

Antes de agregar su tarjeta, quizás tenga que facilitarnos otros datos de verificación para que podamos comprobar su identidad con fines de seguridad. Si fuera necesario aportar otros datos de verificación para agregar la tarjeta a esta cartera digital o si tenemos que ponernos en contacto con usted respecto del uso que usted haga de la cartera, podemos hacerlo utilizando mensajes de texto o correo electrónico empleando la información que tenemos archivada para esta tarjeta. Llame al 00800 0456 7890 para obtener más información. Posiblemente sean de aplicación las tarifas estándar por mensajes y datos de su operadora de telefonía móvil. Si su teléfono móvil está apagado, fuera de cobertura o sujeto a otras condiciones, usted probablemente no reciba todos los mensajes o los reciba con retraso. BAMLI DAC no asume responsabilidad alguna por retrasos o la no recepción de mensajes de texto relacionados con cualquiera de dichas condiciones. Los mensajes de texto quizás sean transmitidos con tecnología de marcador automático.

Para obtener información sobre cómo tratamos sus datos personales, consulte nuestra Política de privacidad <https://www.bofaml.com/en-us/content/data-privacy-spanish.html>. De acuerdo con nuestra Política de privacidad, BAMLI DAC recogerá y utilizará sus datos personales según sea necesario, esté autorizado por la legislación y/o según sea necesario para suscribir o ejecutar estos términos con usted, para (i) verificar su(s) tarjeta(s) antes de añadirla(s) a la cartera digital y (ii) facilitarle el uso de este servicio una vez que haya añadido su tarjeta a la cartera digital. El proceso de verificación es un proceso de toma de decisiones automatizado que decidirá si podemos añadir su tarjeta corporativa a la cartera digital. Si se hace referencia a su solicitud, esto significa que revisaremos manualmente su solicitud antes de tomar una decisión final. Podemos compartir datos de transacciones anonimizados con el proveedor de la cartera para desarrollar y mejorar la tecnología del proveedor de la cartera. Estos datos no le identificarán.

En la medida permitida por la legislación aplicable, nos reservamos el derecho a restringir, suspender, cancelar o interrumpir su derecho a utilizar la cartera digital en cualquier momento sin previo aviso.

Estos términos y condiciones y su interpretación se regirán por las leyes de England and Wales independientemente de dónde resida el cliente o de dónde resida o utilice una cuenta de tarjeta el titular de la tarjeta. Los tribunales de England and Wales tendrán la jurisdicción exclusiva para determinar cualquier reclamación derivada de o relacionada con estos términos y condiciones.

Las partes acuerdan que el idioma de estos términos y condiciones es el español.

Puede descargar o imprimir una copia de estos términos y condiciones en nuestro sitio web en [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## Italian

### Bank of America Merrill Lynch International Designated Activity Company (BAMLI DAC) - Termini e condizioni di utilizzo del portafoglio digitale generale

Aggiungendo la carta aziendale a questo portafoglio digitale, il Cliente riconosce che l'uso del portafoglio digitale sarà soggetto ai termini di utilizzo applicabili alla carta di credito aziendale fornita da BAMLI DAC. Il Cliente sarà inoltre soggetto ai termini e alle condizioni del fornitore del portafoglio, quindi deve assicurarsi di leggere attentamente i termini e l'informativa sulla privacy del fornitore del portafoglio, per comprendere in che modo questi raccoglie e utilizza i suoi dati personali.

Non tutte le carte aziendali sono idonee all'aggiunta al portafoglio digitale. Questo servizio è fornito al Cliente gratuitamente.

Inoltre, prima di aggiungere la carta, il Cliente potrebbe essere sottoposto a una verifica supplementare allo scopo di verificarne l'identità per motivi di sicurezza. In tal caso, o se avessimo bisogno di contattare il Cliente in merito al suo utilizzo del portafoglio, possiamo farlo a mezzo di messaggi di testo o e-mail utilizzando i dettagli che abbiamo in archivio per questa carta. Per ulteriori informazioni, si prega di chiamare il numero 00800 0456 7890. Potrebbero essere applicate le tariffe standard sugli SMS e i dati del gestore wireless del Cliente. Se il cellulare del Cliente è spento, non ha segnale o è soggetto ad altre condizioni, il Cliente potrebbe non ricevere tutti i messaggi, oppure riceverli in ritardo. BAMLI DAC declina ogni responsabilità per eventuali ritardi o per la mancata ricezione di SMS in tali condizioni. Gli SMS possono essere trasmessi tramite tecnologia di composizione automatica.

Per informazioni sulle modalità da noi utilizzate per il trattamento dei dati personali, invitiamo il Cliente a consultare la nostra Informativa sulla privacy <https://www.bofaml.com/en-us/content/data-privacy-italian.html>. In conformità alla nostra Informativa sulla privacy, BAMLI DAC raccoglierà e utilizzerà i dati personali del Cliente, come richiesto/autorizzato dalla legge e/o come sia necessario per stipulare/eseguire tali termini con il Cliente, al fine di: (i) verificare la/e sua/e carta/e prima di aggiungerla/e al portafoglio digitale e (ii) facilitare al Cliente l'uso di questo servizio dopo aver aggiunto la carta al portafoglio digitale. Il processo di verifica è un processo decisionale automatizzato che deciderà se possiamo aggiungere la carta aziendale del Cliente al portafoglio digitale. Se la richiesta viene segnalata, questo significa che rivedremo manualmente la richiesta del Cliente prima di prendere una decisione finale. Possiamo condividere dati di transazione resi anonimi con il fornitore del portafoglio per sviluppare e migliorare la sua tecnologia. Questi dati non identificheranno il Cliente.

Nella misura consentita dalla legge applicabile, ci riserviamo il diritto di limitare, sospendere, annullare o interrompere il diritto del Cliente di utilizzare il portafoglio digitale in qualsiasi momento, senza alcun preavviso.

I presenti termini e condizioni e la loro interpretazione saranno disciplinati dalle leggi di England and Wales indipendentemente dal Paese di residenza del Cliente oppure dal Paese di residenza o uso del conto carta del Titolare. I tribunali di England and Wales avranno la competenza giurisdizionale esclusiva in relazione a tutti i reclami derivanti da o relativi ai presenti termini e condizioni.

Le parti convengono che la lingua dei presenti termini e condizioni è la seguente: italiano.

È possibile scaricare o stampare una copia di questi termini e condizioni sul nostro sito web all'indirizzo [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).



## Singapore

### Bank of America, National Association, Singapore branch - General Digital Wallet Terms and Conditions of Use

By adding your corporate card to this digital wallet, you agree that your use of the digital wallet will be subject to the terms of use that apply to your corporate credit card as provided to you by Bank of America, National Association, Singapore branch. You will also be subject to the wallet provider's terms and conditions, so please ensure that you read their terms and privacy policy carefully, to understand how the wallet provider collects and uses your personal data.

Not all corporate cards are eligible to be added to this digital wallet. This service is free of charge for you.

Before adding your card, you also may be required to provide additional verification to us in order for us to verify your identity for security purposes. If additional verification is required to add your card to this digital wallet or if we otherwise may need to contact you in respect of your use of this wallet, we may do so using text messages or email using the details we have on file for this card. Please call +65 6818 5428 for additional information. Your standard wireless carrier message and data rates may apply. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive all messages or messages may be delayed. Bank of America, National Association, Singapore branch assumes no responsibility or liability for any delays or failure to receive text messages related to any of such conditions. Text messages may be transmitted using autodialer technology.

For information about how we process your personal data, we refer to our Privacy Policy <https://www.bofam.com/en-us/content/data-privacy-singapore.html>. In accordance with our Privacy Policy, Bank of America, National Association, Singapore branch will collect and use your personal data as required/authorised by law and/or as necessary to enter into / carry out, these terms with you, to: (i) verify your card(s) before adding it to the digital wallet and (ii) to facilitate your use of this service once you have added your card to the digital wallet. The verification process is an automated decision-making process which will decide whether we can add your corporate card to the digital wallet. If your request is referred, this means we will manually review your request before making a final decision. We may share anonymised transaction data with the wallet provider to develop and improve the wallet provider's technology. This data will not identify you.

To the extent permitted by applicable law, we reserve the right to restrict, suspend, cancel or discontinue your right to use the digital wallet at any time without notice.

These terms and conditions and its interpretation shall be governed by the laws of Singapore regardless of where the Client resides or where a Cardholder resides or uses a Card Account. The courts of Singapore shall have exclusive jurisdiction to determine any claim arising out of or in connection with these terms and conditions.

The parties agree that the language of these terms and conditions is English.

You can download or print a copy of these terms and conditions on our website at [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## Australia

### Bank of America, National Association, Australia branch - General Digital Wallet Terms and Conditions of Use

By adding your corporate card to this digital wallet, you agree that your use of the digital wallet will be subject to the terms of use that apply to your corporate credit card as provided to you by Bank of America, National Association, Australia branch. You will also be subject to the wallet provider's terms and conditions, so please ensure that you read their terms and privacy policy carefully, to understand how the wallet provider collects and uses your personal data.

Not all corporate cards are eligible to be added to this digital wallet. This service is free of charge for you.

Before adding your card, you also may be required to provide additional verification to us in order for us to verify your identity for security purposes. If additional verification is required to add your card to this digital wallet or if we otherwise may need to contact you in respect of your use of this wallet, we may do so using text messages or email using the details we have on file for this card. Please call +61 2 8066 2412 for additional information. Your standard wireless carrier message and data rates may apply. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive all messages or messages may be delayed. Bank of America, National Association, Australia branch assumes no responsibility or liability for any delays or failure to receive text messages related to any of such conditions. Text messages may be transmitted using autodialer technology.

For information about how we process your personal data, we refer to our Privacy Policy <https://www.bofaml.com/en-us/content/data-privacy-Australia.html>. In accordance with our Privacy Policy, Bank of America, National Association, Australia branch will collect and use your personal data as required/authorised by law and/or as necessary to enter into / carry out, these terms with you, to: (i) verify your card(s) before adding it to the digital wallet and (ii) to facilitate your use of this service once you have added your card to the digital wallet. The verification process is an automated decision-making process which will decide whether we can add your corporate card to the digital wallet. If your request is referred, this means we will manually review your request before making a final decision. We may share anonymised transaction data with the wallet provider to develop and improve the wallet provider's technology. This data will not identify you.

To the extent permitted by applicable law, we reserve the right to restrict, suspend, cancel or discontinue your right to use the digital wallet at any time without notice.

These terms and conditions and its interpretation shall be governed by the laws of Australia regardless of where the Client resides or where a Cardholder resides or uses a Card Account. The courts of Australia shall have exclusive jurisdiction to determine any claim arising out of or in connection with these terms and conditions.

The parties agree that the language of these terms and conditions is English.

You can download or print a copy of these terms and conditions on our website at [www.bofa.com/cardmobilewallet](http://www.bofa.com/cardmobilewallet).

## Hong Kong

### Bank of America, National Association, Hong Kong branch - General Digital Wallet Terms and Conditions of Use

By adding your corporate card to this digital wallet, you agree that your use of the digital wallet will be subject to the terms of use that apply to your corporate credit card as provided to you by Bank of America, National Association, Hong Kong branch. You will also be subject to the wallet provider's terms and conditions, so please ensure that you read their terms and privacy policy carefully, to understand how the wallet provider collects and uses your personal data.

Not all corporate cards are eligible to be added to this digital wallet. This service is free of charge for you.

Before adding your card, you also may be required to provide additional verification to us in order for us to verify your identity for security purposes. If additional verification is required to add your card to this digital wallet or if we otherwise may need to contact you in respect of your use of this wallet, we may do so using text messages or email using the details we have on file for this card. Please call +852 3077 4632 for additional information. Your standard wireless carrier message and data rates may apply. If your mobile phone is off, out of range, or subject to a variety of other conditions, you may not receive all messages or messages may be delayed. Bank of America, National Association, Hong Kong branch assumes no responsibility or liability for any delays or failure to receive text messages related to any of such conditions. Text messages may be transmitted using autodialer technology.

For information about how we process your personal data, we refer to our Privacy Policy <https://www.bofam.com/en-us/content/data-privacy-hongkong.html>. In accordance with our Privacy Policy, Bank of America, National Association, Hong Kong branch will collect and use your personal data as required/authorised by law and/or as necessary to enter into / carry out, these terms with you, to: (i) verify your card(s) before adding it to the digital wallet and (ii) to facilitate your use of this service once you have added your card to the digital wallet. The verification process is an automated decision-making process which will decide whether we can add your corporate card to the digital wallet. If your request is referred, this means we will manually review your request before making a final decision. We may share anonymised transaction data with the wallet provider to develop and improve the wallet provider's technology. This data will not identify you.

To the extent permitted by applicable law, we reserve the right to restrict, suspend, cancel or discontinue your right to use the digital wallet at any time without notice.

These terms and conditions and its interpretation shall be governed by the laws of Hong Kong regardless of where the Client resides or where a Cardholder resides or uses a Card Account. The courts of Hong Kong shall have exclusive jurisdiction to determine any claim arising out of or in connection with these terms and conditions.

The parties agree that the language of these terms and conditions is English.

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