

Terms for Adding Your Belmont Savings Bank card to a Digital Wallet

These Terms for adding your Belmont Savings Bank card to a Digital Wallet (the "Terms") apply when you choose to add a "Belmont Savings Bank" credit or debit card to a Digital Wallet ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the Belmont Savings Bank card, and "we," "us," "our," and "Belmont Savings Bank" refer to the issuer of your Belmont Savings Bank card, which is Belmont Savings Bank.

When you add a Belmont Savings Bank card to the Wallet, you agree to these Terms:

1. Adding Your Belmont Savings Bank Card.

You can add an eligible Belmont Savings Bank card to the Wallet by following the instructions of the Wallet provider. Only Belmont Savings Bank cards that we indicate are eligible can be added to the Wallet. If your Belmont Savings Bank card or underlying account is not in good standing, that Belmont Savings Bank card will not be eligible to enroll in the Wallet. When you add a Belmont Savings Bank card to the Wallet, the Wallet allows you to use the Belmont Savings Bank card to enter into transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Belmont Savings Bank card is accepted.

2. Your Belmont Savings Bank Card Terms Do Not Change.

The terms and account agreement that govern your Belmont Savings Bank card do not change when you add your Belmont Savings Bank card to the Wallet. The Wallet simply provides another way for you to make purchases with the Belmont Savings Bank card. Any applicable interest, fees, and charges that apply to your Belmont Savings Bank card will also apply when you use the Wallet to access your Belmont Savings Bank card. Belmont Savings Bank does not charge you any additional fees for adding your Belmont Savings Bank card to the Wallet or using your Belmont Savings Bank card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.

3. Belmont Savings Bank is Not Responsible for the Wallet.

Belmont Savings Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Belmont Savings Bank card in 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. Transaction History

You agree and acknowledge that the transaction history displayed in the Wallet solely represents our authorization of your Wallet transaction and may not reflect complete information about the transaction, nor any post-authorization activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks. Accordingly, the purchase amount, currency, and other details for the Wallet provider's transaction history in connection with use of your Belmont Savings Bank card in the Wallet may be preliminary and/or incomplete, and may not match the transaction amount that ultimately clears, settles, and posts to your Belmont Savings Bank card's billing or monthly statement, which shall be deemed the prevailing document.

5. Contacting You Electronically, and by Email.

You consent to receive electronic communications and disclosures from us in connection with your Belmont Savings Bank card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Belmont Savings Bank account. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

6. Removing Your Belmont Savings Bank card from the Wallet.

You should contact the Wallet provider on how to remove a Belmont Savings Bank card from the Wallet. We can also block a Belmont Savings Bank card in the Wallet from purchases at any time.

7. Governing Law and Disputes.

These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Belmont Savings Bank card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Belmont Savings Bank card agreement.

8. 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 Belmont Savings Bank cards from the Wallet. You may not assign these Terms.

9. Privacy.

Your privacy and the security of your information are important to us. Our Online Privacy Policy and, where appropriate, our U.S. Consumer Privacy Notice (available online at www.belmont-savings.com) applies to your use of your Belmont Savings Bank 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 Belmont Savings Bank card transactions, and to improve our ability to offer these services. This information helps us to add your Belmont Savings Bank card to the Wallet and to maintain the Wallet. 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.

10. Notices.

We can provide notices to you concerning these Terms and your use of a Belmont Savings Bank card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox 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 may contact us at: 740-676-1165 or emailing us at custserv@belmonsavingsbk.com.

11. Limitation of Liability; No Warranties.

WE ARE NOT AND SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO YOUR ADDING A BELMONT SAVINGS BANK CARD TO A WALLET, OR YOUR ACCESS OR USE OF A WALLET. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ANY AND ALL WALLETS AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT INCLUDED IN OR ACCESSIBLE FROM THE WALLETS.

12. 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 Belmont Savings Bank card, then contact us at: 740-676-1165.