

## Terms and Conditions for Adding a Huntington Card to a Digital Wallet

Thank you for using your Huntington Card and choosing to use it in a Digital Wallet (“Wallet”). These Terms apply when you add a Huntington Card to a Digital Wallet. A Digital Wallet includes Apple Pay, Samsung Pay, Google Pay or any other service which allows the use of your Huntington Debit or Credit Card (“Card”) in an electronic format without presenting the Card, itself. These Terms are in addition to, and supplement any existing agreement relating to your Card.

Under these Terms, “we”, “us”, “our” and “Huntington” mean The Huntington National Bank. “You” and “your” mean the accountholder and each authorized user of the Huntington Card. When you add a Huntington Card to a Digital Wallet, you agree to the following:

1. **Adding/Removing Your Huntington Card from the Wallet.** Any eligible Huntington Card can be added to or removed from a Wallet by following the instructions of the Wallet provider. The account associated with the Huntington Card must be in good standing to be eligible for enrollment in the Wallet. The Wallet allows you to use your enrolled Huntington Card for transactions where the Wallet is accepted. The Wallet may not be accepted at all places where your Huntington Card is accepted.
2. **Huntington Is Not Responsible for the Wallet.** Huntington does not provide the Wallet, nor is responsible for the operation or terms of the Wallet. We are not responsible if you are unable to use the Wallet to complete a transaction or for the performance or non-performance of the Wallet provider or any other third party that may impact your use of the Wallet.
3. **Your Huntington Card Terms Apply.** The storage and usage of your Huntington Card (and credentials corresponding to your payment Card number) in this Digital Wallet are subject to the terms and conditions of the Card Agreement that governs the use of your Huntington Card, as may be amended from time to time. Huntington does not charge you any additional fees for adding your Huntington Card to the Wallet or using your Huntington Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees.
4. **Terminating, Changing and Assigning these Terms.** We can terminate, change, 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 Huntington Cards from the Wallet. You may not assign these Terms.
5. **Privacy and Information Sharing.** You can view the Huntington Privacy Policy at <https://www.huntington.com/footer/HNB3800.htm>. 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 and to make information available to you about your Huntington Card transactions. We do not control the privacy and security of your information that may be held by the Wallet provider, which is governed by the privacy policy given to you by the Wallet provider.
6. **Governing Law and Disputes.** These Terms are governed by applicable federal law, and the laws of the state that apply to the Agreement under which your Huntington Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Huntington Card Agreement.

7. Contacting You. You consent to receive electronic communications and disclosures from us in connection with your Huntington 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 Huntington account. It may include contact from companies working on our behalf to service any Huntington accounts. You agree to update your contact information with us when it changes.

8. Notices. We can provide notices to you concerning these Terms and your use of a Huntington 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.

9. Contact Us. 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 Huntington, then contact us at: 800-480-1626.