

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

Terms & Conditions Subscribers
ZealiD TRA Service

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1. Revision History

Date	Revision	Comment	Signed Off
2018-12-27	01	First draft	ML
2019-01-01	02	Improvements	PH
2019-02-19	03	Improvements	TZ
2019-05-09	04	Improvements	TZ
2019-06-19	06	Deviation	PH
2019-07-24	07	Chapter 3 rewording	PH
2019-08-26	08	Improvements	PH
2019-08-28	09	Chapter 4 updates	PH
2020-01-20	10	General Improvements, Brand	PH

1 INTRODUCTION

1. These terms and conditions govern your access to and use of the ZealiD Trusted Registration Authority Service (ZealiD TRA Service hereinafter “the Service”). It is provided, owned and operated by ZealiD AB, a company registered with Bolagsverket in Sweden with registration number 556972-4288 (se chapter 18 for further details and contact information). ZealiD AB and its trading brand name ZealiD are hereinafter referred to as “ZealiD”/“we”/“us”/“our”.
2. These terms and conditions form a legal agreement between you and ZealiD regarding the Service. Using the Service indicates that you accept these terms and conditions. If you do not accept these terms and conditions, please do not use the Service.
3. The Service is an eIDAS Registration Authority “Trust Service” operated under the ZealiD Trusted Service Practice Statement v 12 (“TSPS”). The Service is assessed for

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

conformity with the policies set forth in eIDAS Regulation (EU) 910/2014 (“eIDAS”), ETSI Standards 319 410, 319 411-1, 319 411-2 (with QCP-n-qscd).

4. The Service meets related requirements of national German law in Verfügung gemäß § 11 Absatz 1 VDG (Mitteilung Nr. 208 des Amtsblatts-Nr. 11/2018 der Bundesnetzagentur) and related elements of regulation (EU) 2016/679 (EU GDPR).
5. The Service uses ZealiD’s authorization from the Swedish Financial Supervisory Authority to access bank account information on your behalf under PSD2 Directive (EU) 2015/2366 and national Swedish implementation in “Lagen (210:751) om Betaltjänster” (<https://www.fi.se/en/our-registers/company-register/details?id=171095>).

2 DEFINITIONS

Authentication	Unique identification of a person by checking his/her alleged identity.
CA	Certificate Authority
Certificate	Public Key, together with additional information, laid down in the Certificate Profile.
Certificate Authority	A part of the trust service provider’s structure responsible for issuing and verifying electronic Certificates and Certificate Revocation Lists with its electronic signature. ZealiD has created the ZealiD QeID Service that issues Certificates under this CPS.
Confidential Information	information disclosed by (or on behalf of) one party to the other party in connection with these terms and conditions that is marked as confidential or, from its nature, content or the circumstances in which it is disclosed, might reasonably be supposed to be confidential. It does not include information that the recipient already knew, that becomes public through no fault of the recipient, that was independently developed by the recipient or that was lawfully given to the recipient by a third party.
the Service or TRA Service	ZealiD Trusted Registration Authority Service. The Service is an eIDAS Registration Authority “Trust Service” operated under the ZealiD Trusted Service Practice Statement v 12 (“TSPS”). The Service is assessed for conformity with the policies set forth in eIDAS Regulation (EU) 910/2014 (“eIDAS”), ETSI Standards 319 410, 319 411-1, 319 411-2 (with QCP-n-qscd).
RA	Registration Authority
Registration Authority	Entity that is responsible for identification and Authentication of Subjects of Certificates. Additionally, the Registration Authority may accept Certificate applications, check the applications and/or forward the applications to the Certificate Authority.

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

Qualified Electronic Certificate and or Signature	Advanced electronic signature that is created by a qualified electronic signature creation device, and which is based on a Qualified Certificate for electronic signatures.
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3 The Service

1. The Service performs identification of natural persons remotely using a machine assisted manual process. All identification steps require your active participation and consent.
2. The Service provides the registration functionality for eIDAS Qualified Trust Service Providers (“QTSP”) that act as Certificate Authorities (“CAs”). CAs use the Service to perform eIDAS compliant registration authority services for qualified certificates and signatures.
3. The certificates and signatures issued by the CAs are used to assist online service providers seeking to identify you and enter into contractual relationships with you. These service providers (e.g. banks) need to comply with anti-money laundering, anti-terroism, identification, age verification, youth media and esignature legislation and regulation.
4. The Service is provided via a smartphone app on iOS and Android platforms to you.

SELF SERVICE REGISTRATION

In addition to providing your email and mobile phone number, the Service will require you to go through a self-service registration process with the following steps:

- a. Select country and your bank (or similar) from a country list in the Service interface. Access (sign-in and authenticate) your personal online bank account via the Service interface. This may be an additional interface between you and the interface of your third party online account service, designed specifically for the purposes of simplifying the process of verifying your identity.
- b. By establishing the access in a. above, share the personal and other data on your account with ZealiD such that the Service can capture any and all data on the third party account necessary for your identification.
- c. Demonstrate that you are physically present in front of your smartphone using a smartphone video selfie service (so called Zoom Liveness check). The Service will

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

establish that you are physically present and capture high resolution photos and/or videos of your face used to verify your identity together with your ID Document photo (see step d below).

- d. Take pictures with your smartphone camera of a valid Government issued Identity document (e.g. Passport) using the Service. Proceed to do a video capture with a smartphone of the Identity document. The Service may extract, process and verify any and all data on the ID document, including biometric pictures and signatures. The Service may also process any unintentional personal data captured by you in the video stream.

For quality assurance purposes following a successful completion of steps a-d, the Service may require you to:

- e. Enter into a live human to human video identification conference provided by ID Now GmbH where you answer questions, demonstrate possession of the ID document and prove your registered address.

ACTIVE CONSENT

5. You as the User carry out and complete all necessary steps for proceeding with the Service such as authenticating to your online account, taking a picture and videos with a smartphone camera of an Identity document and taking a selfie picture and video using the liveness module. You have full control over all phases of the completion of an identification and can abort at any time. The service is based on your active participation and consent for each step.
6. If the personal identification data that is necessary for identification is available only on a separate account accessible from the first account through embedded functionality such as links, buttons, iframes etc, you grant us permission to activate the necessary functionality to process all personal data on the second account in order for us to extract and verify your identity data.

LOGIN INFORMATION PROVIDED BY THE USER

7. Any identification executed with the use of personalised security credentials (codes/passwords etc.) shall be deemed to be carried out by the authorized owner of the account.
8. Any login information provided by you during the identity verification process will be collected and processed by the Service. ZealiD or its partners will forward the information, through the Service interface, to the corresponding interface of your online

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

bank or other account through a secure connection. All communications made by you when using the Service are encrypted and the confidential login information of the User is forwarded to the corresponding input-field of the selected bank but is never stored. ZealiD may, however, store and process any and all information provided by you in connection with using the Service.

PERSONAL DATA PROCESSING

- By using the Service, you agree that information about you available in various parts of a third party account interface (including but not limited to name, address, telephone number, email address, bank account number, personal identity number and, where applicable, passport number/identity card number) is used by the Service for the purpose of verifying your identity.

MICRO PAYMENT OPTION

- To demonstrate that you are in control of your account, we may also ask you to do a micro payment to our account, a so called "10 cent transfer". The purpose of the transfer is to comply with specific identification requirements found in many anti-money laundering regulations. This part of our service is provided by our licensed finance partners and the service is subject to their terms and conditions. You understand that by authorizing the transfer you will pay a micro payment from your account to us that will not be reimbursed. The amount will be transferred upon choice of account and accepting the transfer in the service.

SMARTPHONE PHOTO AND SELFIE VIDEO

- We use automated software combined with manual vetting to process and read characters and words present on the photo of the Identity document, and/or process a selfie video and compare it with an ID document photo. Our Service uses artificial intelligence to assess the authenticity of the named identity documents.

ELECTRONIC SIGNATURE ISSUED BY CERTIFICATE AUTHORITY

- As part of the Service you are asked to accept an authentication method (e.g. FaceID). This will be set up using your email and mobile phone for transmission of one time passwords. This is to prepare the CAs process of issuing certificates to you tied to your smartphone with a Private Key under your secure control. At the end of the registration

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

process you can submit a Certificate application to the CA by signing a Subscriber Agreement including Terms and Conditions, and by accepting the Certificate.

AUTHORIZATION/PERMISSION TO FORWARD INFORMATION ABOUT THE USER

13. The identity data specified in the ZealiD TSPS is processed and verified during the registration process and forwarded by the Service to the CA for the purpose of registration authority duties where the CA issues a certificate and electronic signatures to you.
14. Your permission to forward data includes personal data processed by our trusted sub-contractors and delivered to us as part of your registration process.

STORAGE OF PERSONAL DATA CAPTURED

15. The Service does not store your data after successful registration. The Service forwards the data to the CA.

4 FEES AND PAYMENT

You do not need to pay ZealiD for using the Service.

ZealiD provides identification services free of charge to you. Any connection or transmission charges incurred during the use of the Service and levied by the relevant internet provider must be borne by the user.

5 LICENCE GRANT AND USE OF SERVICE

In return for you agreeing to comply with these terms and conditions, ZealiD grants you a non-exclusive licence to use the Service on the device you use to access the Service. We only grant this licence to you and you cannot transfer or sell it to anyone else. We grant identical and similar licences to all users of the Service.

All images, text, icons and other content on the Service ("Content"), as well as the arrangement of the Content on the Service, is protected by copyright and other intellectual property rights. Except as provided in these terms and conditions, or otherwise in writing by ZealiD, you are not granted any licence to use the Content or its arrangement. Nothing in

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

these terms and conditions grants you a licence to use any ZealiD trademarks or trademarks of any third parties on the Service.

You shall not copy, republish, frame, link to, download, transmit, modify, adapt, rent, lease, loan, sell, assign, distribute, license or sublicense the Service or any of the Content. No copyright and/or other intellectual property notices or watermarks on any Content shall be deleted or modified.

You shall not disassemble, decompile, reverse-engineer or create derivative works based on the whole or any part of the Service except to the extent allowed by law.

If you breach any of the terms in these terms and conditions, your permission to use the Service automatically terminates. In addition, ZealiD shall have the right to block, restrict, disable, suspend or terminate your access to all or any part of the Service at any time in its discretion without liability to you.

6 YOUR ACCESS TO THE SERVICE

1. You will need a smartphone compatible with iOS or Android operating systems to access the Service.
2. While ZealiD endeavours to ensure that the Service is normally available 24 hours a day, ZealiD shall not be liable if for any reason they are unavailable at any time or for any period.
3. Access to the Service may be suspended temporarily and without notice in the case of system failure, maintenance or repair or for reasons beyond ZealiD's control.
4. You shall not use the Service if you are under the age of 18.
5. ZealiD strives to accommodate users with disabilities. Please refer to the ZealiD TSPS.

7 PRIVACY

ZealiD is committed to respecting your privacy and the privacy of all individuals using the Service. ZealiD's Privacy Policy can be found in the ZealiD TSPS www.zealid.com/repository. ZealiD privacy policy is incorporated into these terms and conditions by reference.

ZealiD will keep event logs for 10 years.

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

8 RESTRICTIONS

You shall not:

1. use the Service in any unlawful or technically harmful manner;
2. provide false, incomplete, obsolete or incorrect sources of identification, identification documents or identification data;
3. use the Service for any non personal, commercial purposes;
4. misuse the Service (including, without limitation, by hacking or inserting malicious code);
5. resell the Service;
6. infringe our or any third party's intellectual property rights in your use of the Service, and/ or its Content;
7. frame or use any framing techniques to enclose the Service or any part of it;
8. take any action that in our sole discretion places an unreasonable or disproportionately large load on servers or other infrastructure used by us; or
9. use the Service in any way which may cause, or be likely to cause, access to or use of the Service to be interrupted, damaged or impaired in any way;
10. disclose your personal login information (username, password, TAN Codes, PIN codes and etc.) in any other way that is not directly connected to a bank account login during the identification flow.

9 CONFIDENTIALITY

The recipient of any Confidential Information will not disclose that Confidential Information, except to group companies, employees and/or professional advisors who need to know it and who have agreed in writing (or in the case of professional advisors are otherwise bound) to keep it confidential. The recipient will ensure that those people and entities: (a) use such Confidential Information only to exercise the rights and fulfil obligations under this Agreement, and (b) keep such Confidential Information confidential. The recipient may also disclose Confidential Information when required by law after giving reasonable notice to the discloser, such notice to be sufficient to give the discloser the opportunity to seek confidential treatment, a protective order or similar remedies or relief prior to disclosure.

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

10 COMPLAINTS AND DISPUTES

For Complaints about the Service, ZealiD provides on its website a simple tool to submit Complaints . A form is available on our webpage <https://www.zealid.com/contact>. Or alternatively ZealiD can be contacted via support@ZealiD.com.

Disputes related to this Service should first hand be settled by negotiations. Otherwise dispute shall be settled in the Stockholm District Court, Sweden (Stockholms Tingsrätt).

11 LINKS TO THIRD PARTIES

Links to any third party apps and/or websites such as banks, mobile network operators, agencies and/or authorities on the Service are provided solely for your convenience. ZealiD has not reviewed these third party apps and websites and does not control and is not responsible for these apps/websites or their content or availability. ZealiD does not endorse or make any representations about them, or any material found there, any results that may be obtained from using them, or any products made available from them. If you decide to access any of the third party apps/websites linked to the App, or purchase any products from them, you do so entirely at your own risk.

12 DISCLAIMERS

1. While ZealiD endeavours to ensure that the content on the Service is correct, ZealiD does not warrant the accuracy and completeness of such content. ZealiD may make changes to the content at any time without notice. The content may be out of date and ZealiD makes no commitment to update such material.
2. Before you demonstrate your identity with a third party (e.g. a bank), it is very important that you check all of the information held by that third party about you to ensure it is correct, complete and accurate. It is your responsibility to identify and correct any mistakes or errors in the information held by the third party.
3. If you are in any doubt as to whether any information is relevant or required to be disclosed or that something may be incorrect you should inform support@zealid.com
4. The material on the Service is provided "as is", without any conditions, warranties or other terms of any kind. Accordingly, to the maximum extent permitted by law, ZealiD provides you with the Service on the basis that ZealiD excludes all representations, warranties, conditions and other terms (including, without limitation, the conditions

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

implied by law of satisfactory quality, fitness for purpose and the use of reasonable care and skill) which, but for these terms and conditions, might have effect in relation to the Service.

13 INDEMNITY

You shall indemnify ZealiD against any loss, damages, costs or expenses which are awarded against or incurred by ZealiD as a result of any claim or threatened claim (including any claim or threatened claim by a third party) arising out of or related to:

1. any breach by you of any of these terms and conditions or applicable law;
2. your misuse of the Service;
3. your infringement of intellectual property rights; and/or
4. your failure to provide accurate, up to date information.

14 LIABILITY

1. Nothing in these terms and conditions shall exclude or limit either your or ZealiD's liability for:
 - a. death or personal injury resulting from the negligence of the other or their servants, agents or employees; or
 - b. fraud or fraudulent misrepresentation.
2. Save to the extent that these terms and conditions state otherwise, nothing in these terms and conditions shall exclude or limit your liability under clause 13 (Indemnity).
3. Subject to clauses 14.1 and 14.2, neither you nor ZealiD shall be liable in contract, tort (including, without limitation, negligence), pre-contract or other representations (other than fraudulent misrepresentation) or otherwise arising out of or in connection with these terms and conditions for any economic losses (including, without limitation, loss of revenues, profits, contracts, data, business, anticipated savings or cost of substitute services);
 - a. any loss of goodwill or reputation; or
 - b. any special, indirect or consequential losses;

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

in any case, whether or not such losses were within the contemplation of you or ZealiD at the date of these terms and conditions, suffered or incurred by you or ZealiD arising out of or in connection with the provisions of, or any matter under these terms and conditions.

4. Subject to clauses 14.1, 14.2 and 14.3, each party's total liability to the other in relation to all events or series of connected events occurring under these terms and conditions (and whether the liability arises because of breach of contract, negligence or for any other reason) shall be limited to €10,000.
5. Nothing in these terms and conditions excludes any statutory rights which may apply to your use of the Service which cannot be excluded, restricted or modified by contract.

15 TERMINATION

1. We may terminate these terms and conditions immediately by written notice to you:
 - a. if you commit a material or persistent breach of these terms and conditions which you fail to remedy (if remediable) within 14 days after the service of written notice requiring you to do so; and/or
 - b. if you breach clause 8.1.
2. You may discontinue your use of the Service at any time. These terms and conditions will continue to apply to past use of the Service by you.
3. On termination for any reason:
 - a. all rights granted to you under these terms and conditions shall cease; and
 - b. you must immediately cease all activities authorised by these terms and conditions.

16 ASSESSMENT OF OUR SERVICE

Our Service is a Trusted service defined in the EU eIDAS regulation.

The policies and standards governing this service are:

- ETSI EN 319 401 General Policy Requirements for Trust Service Providers
- ETSI EN 319 411 1/2 Policy and security requirements for Trust Service Providers issuing certificates
- Relevant ISO standards e.g. 27001

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

- Relevant elements of national law in Verfügung gemäß § 11 Absatz 1 VDG (Mitteilung Nr. 208 des Amtsblatts-Nr. 11/2018 der Bundesnetzagentur)
- Regulation (EU) 2016/679 (EU GDPR)

Our Service is audited for conformity with the Certificate Policy by:

TÜV Informationstechnik GmbH
TÜV NORD GROUP
Langemarckstr. 20
45141 Essen
www.tuvit.de

17 MISCELLANEOUS

1. We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these terms and conditions that is caused by any act or event beyond our reasonable control, including non availability of the Service caused by your own error, unavailability of third party platforms, errors caused by API providers (or similar), network problems or outages (“Event Outside Our Control”). If an Event Outside Our Control takes place that affects the performance of our obligations under these terms and conditions:
 - a. our obligations under these terms and conditions shall be suspended for the duration of the Event Outside Our Control; and
 - b. we will use our reasonable endeavours to find a solution by which our obligations under these terms and conditions may be performed despite the Event Outside Our Control.
2. We may transfer our rights and obligations under these terms and conditions to another organisation, but this will not affect your rights or our obligations under these terms and conditions.
3. You may only transfer your rights or obligations under these terms and conditions to another person if we agree in writing.
4. A person who is not a party to these terms and conditions has no right to enforce any term of these terms and conditions.
5. If we fail to insist that you perform any of your obligations under these terms and conditions, or if we do not enforce our rights against you, or if we delay in doing so, that will not mean that we have waived our rights against you and will not mean that you do not have to comply with those obligations. If we do waive a default by you, we will only

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

do so in writing, and that will not mean that we will automatically waive any later default by you.

6. Each of the conditions of these terms and conditions operates separately. If any court or competent authority decides that any of them are unlawful or unenforceable, the remaining conditions will remain in full force and effect.
7. These terms and conditions shall be governed by and construed in accordance with Swedish law. Any complaints regarding the Service can be made via email (legal@zealid.com), or via the online complaint <https://www.zealid.com/contact>.
8. These terms and conditions do not apply to your use of the website www.zealid.com.

ZealiD AB		Document name Terms & Conditions Subscribers ZealiD TRA Service		
Owner CEO	Class P (public)	Category Steering	Date 2020-01-20	Revision 10

18 CONTACT INFORMATION

These Terms and Conditions are published on ZealiD website:

<https://www.zealid.com/repository>

You can contact us about our ZealiD Service by email to support@ZealiD.com.

You can contact our data protection officer email dpo@ZealiD.com for more information about what personal data is stored as part of the ZealiD Service.

Any complaints regarding the Service can be made via email (legal@ZealiD.com), or via the online complaint form <https://www.zealid.com/contact>.

ZealiD AB

Box 3437

111 56 Stockholm

Visiting address: Jakobsbergsgatan 16 (4th Floor)

Sweden

Phone: