



# Piggy Bank – Terms and Conditions

These Terms and Conditions (“Terms”) govern your use of Piggy Bank services (“Bank”, “We”). By signing with your Qualified Electronic Signature Access Credential (QESAC), issued by a Qualified Trust Service Provider (QTSP), you (“User”) agree to the following:

1. **Account Opening:** To open an account, you must: (a) provide Person Identification Data (PID) via the European Digital Identity (EUDI) Wallet for identity verification; and (b) sign these Terms with your QESAC. The Bank may approve or decline your application as required by law.
2. **Use of Account:** Your account may be used for savings, deposits, and other services offered by the Bank. You agree to comply with all applicable laws, including anti-money laundering and counter-terrorist financing rules.
3. **Data Protection:** We process your PID and related personal data only for identity verification, account management, and regulatory compliance, in accordance with the GDPR and applicable EU legislation.
4. **Security:** You are responsible for safeguarding access to your EUDI Wallet and the QESAC. Any agreement or transaction signed with your QESAC is legally binding.
5. **Fees:** Applicable fees, if any, will be disclosed before account opening and may be updated from time to time.
6. **Liability:** The Bank is not liable for losses caused by misuse of your EUDI Wallet or QESAC, except where such loss is due to Bank negligence or misconduct.
7. **Amendments:** We may update these Terms to reflect changes in law or services. You will be notified, and continued account use signifies acceptance.
8. **Governing Law:** These Terms are governed by EU law and the laws of the Member State where the Bank is established. Disputes shall be resolved in the courts of that jurisdiction.

**Acceptance:** By signing these Terms with your QESAC, you confirm that you have read, understood, and agreed to them.