

## Google Pay Terms and Conditions

These Terms and Conditions apply when you, or an additional card holder, add an Eligible Card to a Digital Wallet on a Supported Device. They apply in addition to our Account and Access Facility Conditions of Use.

Information about using Digital Wallets with our Eligible Cards, including how to add and remove Eligible Cards from Supported Devices, is available from our website [movebank.com.au/googlepay](https://movebank.com.au/googlepay).

### 1. Digital Wallet Services

Each Digital Wallet is a service provided by the Digital Wallet provider, and not by us. The Digital Wallet provider is responsible for the functionality and operation of the Digital Wallet. We are not liable to you for any loss or damage you suffer as a result of any malfunction, failure or unavailability of a Digital Wallet, or the failure or refusal of any merchant to process payments using a Digital Wallet.

### 2. Your Security Obligations

You, and each additional card holder, must take reasonable steps to secure the Supported Device and any PIN or other pass code registered to the Supported Device in the same way as you would your Eligible Card and PIN or other pass code. In our Account and Access Facility Conditions of Use, the requirements relating to protecting the Eligible Card and PIN or other pass code, and liability for unauthorised transactions, apply equally to your Supported Device and any PIN or other pass code registered to it, subject to these Terms and Conditions.

Important information about protecting yourself from unauthorised use is included in our Account and Access Facility Conditions of Use.

### 3. Device Security

You, and each additional card holder, must:

- ensure that only your, or the additional card holder's, biometric identifier (e.g. fingerprint) is registered on the Supported Device;
- not allow any other person's biometric identifier to remain, or be, registered on the Supported Device;
- not share any PIN or other pass code registered to the Supported Device with any person;
- not leave the Supported Device unattended, and lock it when not in use;
- before disposing of a Supported Device, remove or unlink the Eligible Card from it.

If you, or an additional card holder:

- allow another person's biometric identifier to remain, or be, registered on the Supported Device; or
  - share any PIN or other pass code registered to the Supported Device with any person,
- then you are taken to have authorised that person to carry out transactions using the Supported Device.

**WARNING: These transactions will be taken as yours and could lead to your incurring significant loss.**

#### **4. Lost or Stolen Devices or Unauthorised Use**

You should immediately notify us if:

- a Supported Device is lost or stolen;
- you suspect that any PIN, pass code or other security credential registered to a Supported Device has become known to someone else;
- you suspect that someone else has used or could use a Supported Device to carry out a transaction on your Account without permission.

**You may become liable for any unauthorised transactions if you unreasonably delay notifying us.**

If your Supported Device is lost or stolen you should immediately remove or unlink your Eligible Card from the Digital Wallet where possible.

#### **5. Privacy**

We may share and exchange with the Digital Wallet provider personal information about you in relation to your set up and use of the Digital Wallet, to allow you to use the Eligible Card in the Digital Wallet.

#### **6. Changes to Terms and Conditions**

We may change these Terms and Conditions at any time and notify you of the changes in accordance with our Account and Access Facility Conditions of Use. You agree to us providing notification electronically.

#### **7. Termination**

We may suspend or terminate the use of an Eligible Card in a Digital Wallet without notice at any time, including if:

- you, or an additional card holder, breach these Terms and Conditions;
- we suspect an unauthorised transaction has occurred or for other security reasons;
- we are required by a regulatory or government body.

#### **8. Definitions**

**Account** means your account with us to which an Eligible Card is linked

**Digital Wallet** means any digital wallet service provided by a third party including without limitation Apple Pay as provided by Apple Inc. and Google Pay as provided by Google Inc.

**Eligible Card** means a debit or credit card issued by us that can be added to a Digital Wallet

**Supported Device** means any device or equipment that can be used to access your Account using a Digital Wallet, and is not given by us e.g. mobile phone, smart watch

**We, us and our** mean Railways Credit Union Limited trading as MOVE Bank ABN 91 087 651 090.