



Terms and Conditions for Apple Pay in app terms

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Important things to know before adding your UBank Visa Debit card

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- These terms and conditions and Apple Pay's terms and conditions apply to the use of your card details through Apple Pay on your Apple device. In addition, the terms and conditions and protections that apply to your card, card details and contactless readers will also apply to the use of your card details through Apple Pay on your Apple Device.
- Unlike contactless purchases made using your card, when using Apple Pay at a contactless reader, you won't always need to enter your card PIN for purchases of \$100 or more. It will depend if the merchant has a compatible contactless reader.
- Not keeping your Apple device's passcode secure may mean you're liable for unauthorised transactions. If you think the security of your Apple device's passcode has been compromised, call us on 13 30 80.
- Tips for keeping your Apple device's passcode secure:
 - Never store your device passcode on, or with, the device.
 - Don't let anyone else register their biometric identifier (eg. Touch ID, Face ID) to your device.
 - Don't share your Apple device's passcode with anyone.
 - Choose a passcode that's easy for you to remember and hard for others to guess.
 - Don't use the same passcode as you do for your other banking or anything obvious like your date of birth.
- Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay Touch ID and Face ID are trademarks of Apple Inc.

Additional cardholders of personal cards

- Additional cardholders are able to register their card for Apple Pay.

Device lost or stolen

- If your Apple device is lost or stolen, refer to <https://support.apple.com/en-au/HT205630> for how you can delete card(s) in Apple Pay or let us know immediately by calling UBank on 13 30 80. Deleting your card from Apple Pay will still allow you to keep using your physical card.

Privacy

- We use your information for your set up and use of Apple Pay and otherwise in accordance with the UBank privacy policy.
- Apple and the relevant card scheme networks share information with us for fraud and identification purposes.
- For Apple's privacy policy visit <https://www.apple.com/au/legal/privacy/en-ww/>
- We may exchange information with Apple and the relevant card scheme networks related to the set up and use of Apple Pay
- For more information about how NAB handles personal information, please see NAB's privacy policy, which is available on our website at <https://www.nab.com.au/common/privacy-policy>. NAB's privacy policy includes information about how to request access to or the correction of the information NAB holds about you and also sets out how you can make a privacy-related enquiry or complaint.

Other info

- For eligible cards / devices or for instructions to add or remove cards, and to get a copy of these terms please visit ubank.com.au
- To get a copy of your card's terms and conditions please visit ubank.com.au