



Digital Wallets allow users to download an app, provision a virtual Visa Card and make contactless payments using a compatible mobile device. The minimum age limit to use this feature is 13 years of age and depends on your Digital Wallet provider such as Apply Pay and Google Pay. Check with your Digital Wallet provider for details. These terms apply and are deemed accepted when you register and use a Visa Card in a Digital Wallet.

Account Terms and Conditions

- The Terms and Conditions that apply to your Account and Visa card also apply to the use of your Visa card in a Digital Wallet. Refer to our website for more information.
- You may also have additional terms issued by your Digital Wallet Provider or your telecommunications service provider which you are required to comply with.

Your responsibilities to keep your card secure and notify us of errors or fraud

- You agree to protect and keep confidential your passcodes (including your mobile device lock passcode) and all other information required for you to make purchases with your card using the Digital Wallet.
- Always protect your passcode by using a unique number or pattern that is not obvious or can be easily guessed. Take precautions when using your Digital Wallet. Try to memorise your passcode or carefully disguise it. Never keep a record of your passcode with your device, on your device or computer, or tell anyone your passcode.
- If your device has been lost or stolen, or you believe your security credentials have been compromised, you must report this to us immediately. Your existing Terms and Conditions for your device require you to contact us immediately if you believe there are errors or if you suspect fraud with your card/account. This includes any fraud associated with a Digital Wallet.
- We will not be liable for any losses you incur except as specifically described in the Account Agreement or as otherwise provided by law.
- If you let another person use your mobile device, or you share your confidential information required to make purchases with your card using the Digital Wallet, you will be deemed to have authorised that person to transact on your account. This means that any transaction conducted using the Digital Wallet initiated by that person using the information you provided will be authorised by you and the terms and conditions which deal with unauthorised transactions will not apply.
- Generally, subject to protections afforded to you by law, you are liable for unauthorised transactions conducted using the Digital Wallet.

Using a wallet

- Registering a card into a Digital Wallet is subject to us identifying and verifying you, and is at our discretion.
- We do not make any guarantees that the Digital Wallet will be accepted at all merchants.
- We are not the provider of the Digital Wallet and are not responsible for its use and function. You should contact the Digital Wallet Provider's customer service if you have questions concerning how to use the Digital Wallet or problems with the Digital Wallet.
- We are not liable for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Digital Wallet.
- We are not responsible if there is a security breach affecting any information stored in the Digital Wallet or sent from the Digital Wallet. This is the responsibility of the Digital Wallet provider.
- We will not be liable for any loss arising from your use of the Digital Wallet to the extent that the loss was caused by:
 - Your fraud

- Your use of the Digital Wallet in a manner that is inconsistent or not permitted by the issuer of the Digital Wallet, or
- Subject to the requirements at law, limited service caused by matters beyond our reasonable control.

Applicable fees

- ▶ The card's terms and conditions describe the fees and charges which apply to your card.
- ▶ We do not charge any additional fees for adding or using a card in the Digital Wallet.
- ▶ You are responsible for any charges that you may incur from your telecommunications provider.

Suspension or removal of a card from a Digital Wallet by us

- ▶ We can block you from adding an otherwise eligible card to the Digital Wallet, suspend your ability to use a card to make purchases using the Digital Wallet, or cancel entirely your ability to continue to use a card in the Digital Wallet. We may take these actions at any time and for any reason, such as if we suspect fraud with your card, if you have an overdue or negative balance on your card account, if applicable laws change or if directed to do so by the Digital Wallet Provider or the applicable card scheme,
- ▶ We may also cease supporting the use of cards in Digital Wallets at any time, if you are in default of your card terms and conditions, for any other reason.

Suspension or removal of a card from a digital wallet by you

- ▶ You may remove a card from the Digital Wallet by following the Digital Wallet Provider's procedures for removal.

Devices with same Digital Wallet provider account

- ▶ If you add a card to one of your devices and have other devices sharing the same account ("other devices"), this may permit the card to be added to the other devices and permit users of the other devices to see card information. Please contact your Digital Wallet provider for more information.

Your information

- ▶ You agree that we may exchange information with the Digital Wallet provider (e.g. Apple Pay, Google Pay™, etc.) and related service providers (e.g. Cuscal, Visa, etc.):
 - to facilitate any purchase you initiate using a card registered in the Digital Wallet
 - to enable activation of your new card or ordered replacement card in the Digital Wallet
 - to improve the functionality of the Digital Wallet
 - in relation to persons involved in suspected security breaches or fraud.
- ▶ By registering your card in a Digital Wallet, you are providing consent for your information to be shared with these parties.
- ▶ We may also share your information to make available to you in the Digital Wallet information about your card transactions, or to assist the Digital Wallet Provider in improving the Digital Wallet. We are not responsible for any loss, injury or other harm you suffer in connection with the Digital Wallet Provider's use of your information.
- ▶ We may collect information relating to your device for the following reasons (but not limited to):
 - to ensure that your card properly functions in the Digital Wallet
 - for security purposes and to identify fraud
 - for us to better provide assistance to you
 - to tell you about other RSL Money products and services that may be of interest to you.
- ▶ We are not responsible for any loss, injury or other harm you suffer in connection with the use of this personal information by the Digital Wallet provider or any related service provider.



- ▶ If you do not want us to collect or disclose this information as described, you should not register a card for use with the Digital Wallet. If you do not want to receive marketing information, please contact us to opt out.
- ▶ Our Privacy Policy is available on our website and provides further details regarding the collection and handling of your information.

Biometric information

- ▶ You may elect to enable biometric authentication to access the Digital Wallet using a biometric identifier registered on your device. A biometric identifier may include facial data, a fingerprint, or other means through which the manufacturer of the device enables a user to authenticate their identity in order to unlock their device. Biometric identifiers are stored on the user's device, we do not store or collect biometric information.
- ▶ You must ensure that your biometric identifier is the only biometric identifier stored on your device. If another person has stored their biometric identifier on the device you use to access your Digital Wallet in breach of these Terms and Conditions, then you acknowledge:
 - they will be able to access your Digital Wallet and conduct certain transactions using your Digital Wallet
 - these transactions will be treated as having been authorised by you and conducted with your consent and knowledge for these terms and conditions.

We May Amend these Terms at Any Time

- ▶ We may amend these Terms at any time. Refer to the Terms and Conditions that apply to your Account and Visa card available on our website for more information including how we may notify you of any changes.
- ▶ You agree to any such amendments by continuing to keep your Visa card in your Digital Wallet.