



RSL
money

Digital Wallet Terms of Use for RSL Money

Effective Date: November 2020

Digital Wallet Terms of Use for RSL Money are issued by:
RSL Money

RSL Money is a business name of
Australian Military Bank Ltd
ABN 48 087 649 741 AFSL 237 988
Australian Credit Licence Number 237 988

These terms apply to the use by you of a Card in a Digital Wallet. By registering a Card in a Digital Wallet you agree to these terms.

Account or Cardholder Terms and Conditions

- The Terms and Conditions of your Card/Account apply to any use by you of your Card in a Digital Wallet.
- To the extent of any discrepancy, the Terms and Conditions of the Card/Account take precedence over these terms.
- 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 User ID, phone lock passcode, passwords, and all other information required for you to make purchases with your Card using the 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 Card/Account require you to contact us immediately if you believe there are errors or if you suspect fraud with your Card. 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.

Notably, if you let another person be registered on your mobile device, or you share your Protected Information with any other person, you will be deemed to have authorised that person to transact on your account using the Digital Wallet. This means that any transaction conducted using the Digital Wallet initiated by that person using the Protected Information will be authorised by you and the card 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 transaction conducted using the Digital Wallet

Using a Wallet

- Registration of the Card into a Digital Wallet is subject to us identifying and verifying you, and is at the discretion of RSL Money.
- RSL Money Bank does not make any guarantees that the Digital Wallet will be accepted at all merchants.
- RSL Money is not the provider of the Digital Wallet and is 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.

RSL Money 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 about you with the Digital Wallet Provider and the applicable card scheme to facilitate any purchase you initiate using a Card registered in a Digital Wallet.
- 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, and
- to tell you about other RLS Money products and services that may be of interest to you.

We may exchange information with the Digital Wallet provider (e.g. Apple Pay, Google Pay™, etc.) and related service providers (e.g. CUSCAL, VISA, EFTPOS 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, or
- in relation to persons involved in suspected security breaches or fraud.

RLS Money is 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.

RLS Money's Privacy Policy provides further details regarding the collection and handling of your information.

You Agree to Allow Us to Contact You Electronically

- You acknowledge that we may contact you electronically (for example via sms, email, notifications in app), and that this is considered written notice for the purpose of these terms.

We May Amend these Terms at Any Time

- We may amend these Terms at any time without prior notice.
- We will notify you by Email or SMS of any changes to these Terms.
- You agree to any such amendments by continuing to keep a Card in the Digital Wallet.

Otherwise, we will give you 30 days' prior written notice of any changes which:

- impose or increase your charges relating solely to the use of your card in the Digital Wallet,
- increase your liability for losses relating to transactions conducted using your card in the Digital Wallet, or
- impose, remove or change your daily transaction limit or other periodical transaction limit applying to the use of your card in the Digital Wallet.

You agree to any such changes by continuing to keep the card in the Digital Wallet.

For website and online banking

Visit www.rslmoney.com.au

All enquiries

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Po Box address

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Email us at

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