



Google pay™

Terms and Conditions

1. Agreement to these Terms and Conditions

1.1. You agree that you accept these Qudos Bank Google Pay Terms and Conditions by adding a Qudos Bank Card to Google Pay on an eligible Android Device or within your Google Account settings.

1.2 These Qudos Bank Google Pay Terms and Conditions, the Qudos Bank Mobile and Tablet App Terms and Conditions, together with the Terms and Conditions of your accounts and Qudos Bank's Terms and Conditions for Savings Accounts and Payment Services, govern your use of your eligible Qudos Bank card with the Google Pay (together referred to as "Terms and Conditions").

2. Google Pay provided by Google

2.1. Google Pay is provided by Google, not by Qudos Bank. Qudos Bank is not liable for the use, functionality or availability of Google Pay, any Android Device or any disruption caused from the availability of contactless merchant terminals or reduced service levels caused by the failure of telecommunications networks.

2.2. You must agree to Google's terms and conditions in order to register and use Google Pay.

3. Using your Qudos Bank Card with Google Pay

3.1. You can add a Qudos Bank Card to Google Pay on an Android Device or within your Google Account settings. However, you can only activate the contactless option for Google Pay on your Android Device. If you are an additional cardholder, you may add your Qudos Bank Card to Google Pay. Any references to "you" or "your" in these Qudos Bank Google Pay Terms and Conditions means the person who holds the Qudos Bank Card that is used for Google Pay, including additional cardholder.

3.2. You must be verified when adding a Qudos Bank Card. As part of the process through Google Pay/your Google Account, we will send you a text message to your mobile with a verification code. You should ensure that Qudos Bank has your correct mobile number in order to receive the verification code via text message (you may also call our Contact Centre on 1300 747 747 for verification). We also require a current email address to send the welcome notification. If you do not have a valid mobile and email registered with us (or have had these details registered for less than 30 days), you may also call our Contact Centre on 1300 747 747 for verification and Card provisioning. If we cannot properly verify you or if we suspect that there may be attempted fraud, we may decline the request to add your Qudos Bank Card to Google Pay.

3.3. Once your Qudos Bank Card is registered with Google Pay, you can use your Android Device to authorise transactions on the linked account. You can make in-app purchases and purchases at participating merchant's websites using your Qudos Bank Card through Google Pay on any supported device. You are only restricted to using your eligible Android Device for in-store payments using 'tap & pay'.

3.4. You need to select Google Pay as the default 'tap & pay' application on your Android Device's settings to transact using Google Pay on your Android Device. In addition, if you have multiple cards linked to Google Pay and would like your Qudos Bank Card to be the default card for your transactions, you can do this within your Google Account settings or within Google Pay app. Please refer to Google support materials for further details. If Google Pay is the default 'tap & pay' application on your Android Device's settings, you may only be able to pay using Google Pay despite another 'tap & pay' application being open at the time you tap your Android Device at the contactless terminal.

3.5. Depending on the dollar value of the transaction:

- you may be required to awaken or unlock your mobile phone (eg, PIN, passcode or biometric identifier) to initiate a transaction; and
- you may also be required to enter your Qudos Bank Card PIN into the merchant's terminal to complete a transaction.

3.6. The transaction limits that apply to your Qudos Bank Card do not change as a result of your adding your Card to Google Pay.

3.7. Google Pay may not be accepted outside of Australia, or at all places where your Qudos Bank Card is accepted.

3.8. Google Pay will only work for a limited number of transactions when the Android Device is not within range of a cellular or wireless internet connection.

4. Suspension or Termination of Google Pay

4.1. Qudos Bank may suspend or terminate use of your Qudos Bank Card with Google Pay without notice at any time, including if:

- your Qudos Bank Card is cancelled, blocked or suspended;
- you breach any of the Terms and Conditions;
- we, Google or a card network provider reasonably suspects unauthorised transactions or fraud has occurred;
- if we are required to do so under any legislation or law, or if required to by a regulatory or government body;
- if our arrangements with Google regarding Google Pay cease or are suspended; and
- for any other reasonable reason we deem appropriate.

Qudos Bank will endeavour to provide not less than 14 days notice of such action where reasonably practicable.

4.2. You may remove your Qudos Bank Card from Google Pay by following the instructions provided on your device by Google.

5. Applicable Fees and Charges

5.1. Qudos Bank does not charge any additional fees for adding or using a Qudos Bank Card with Google Pay.

5.2. All applicable fees relating to your Account as specified in the Terms and Conditions and our Fees and Charges Guide still apply.

5.3. By using Google Pay, you may incur third party charges such as carrier or mobile data charges, which you are responsible for.

6. Data Collection and Privacy

6.1. By using Google Pay, you agree that:

- Qudos Bank and Google may exchange information relating to the set up and use of Google Pay, including (but not limited to) information about your Android Device (on which your Qudos Bank Card is registered), your transaction history and other information required to facilitate the Google Pay experience.
- Google may also use your personal information for different purposes. Please review Google's terms and condition and privacy policies carefully.
- We may also exchange your information with other service providers (such as Visa or eftpos).

6.2. If you don't want us to collect or disclose this information, you should not register a Qudos Bank Card for use in Google Pay.

7. Qudos Bank's Liability

7.1. Qudos Bank will not be liable for any loss arising from your use of Google Pay to the extent the loss was caused by:

- Your fraud; or
- Your use of Google Pay or the Android Device in a manner not permitted by Google (for example, by obtaining root access to your Android Device); or
- Subject to your rights under the ePayments Code, a reduced level of service caused by matters beyond our reasonable control (for example, those caused by third party software and network providers).

8. Security and Associated Liability

8.1. If your Qudos Bank Card is registered for Google Pay on an Android Device, it is your responsibility to ensure that:

- where the Android Device is accessible via a biometric identifier (such as a fingerprint), only your biometric identifier is registered on the device;
- where the Android Device is accessible via a Passcode or pattern, the Passcode or pattern is not able to be easily guessed or deciphered (e.g. your date of birth), it is kept safe and secure at all times, in the same way as you would a PIN or other

banking password, and that it is not be disclosed to anyone, kept with the Android Device or in anything with which the Android Device is stored;

- the Android Device is locked at all times when not in use and is not left unattended in a non-secure environment; and
- you remove any Qudos Bank Cards from the Android Device before disposing of it.

8.2. You must notify us immediately if:

- your Android Device is lost or stolen; or
- you believe the security of your Android Device has been compromised (including your Passcode) or that an unauthorised person has access to the Android Device or knows your security credentials.

8.3. Your liability for losses arising from an unauthorised transaction will be determined under the ePayments Code (refer to the e-Conditions Content of the Terms and Conditions for Savings Accounts and Payment Services).

8.4. You should immediately lock your phone using Google's Find My device feature if your Android Device is stolen or lost. If you are not able to lock your phone using this feature, please call us on 1300 747 747.

8.5. It may be possible to make transactions using Google Pay after deleting or uninstalling the Google Pay application on an Android Device. If you no longer wish to use a Qudos Bank Card with Google Pay, you should remove the Card from Google Pay prior to deleting/uninstalling the Google Pay application on your Android Device.

8.6. Your Qudos Bank Card may also be removed from Google Pay where the Android Device has not connected to Google's servers for at least 90 days.

9. Changes to these Terms and Conditions

9.1. We can make changes to these Qudos Bank Google Pay Terms and Conditions at any time. We will endeavour to provide not less than 14 days notice of any material changes where reasonably practicable. This could be via the Google Pay App, Qudos Bank app, SMS, email, statement message, newspaper advertisement or other appropriate means.

9.2. We may require you to confirm your acceptance of changes to continue using your Qudos Bank Card in Google Pay.

10. Trademarks

10.1. Google, Google Pay and associated logos are trademarks of Google Inc.

10.2. eftpos logo is a registered trademark of eftpos Payments Australia Limited ABN 37 136 180 366.

11. Definitions

11.1. The following definitions apply within these Terms & Conditions:

- Android Device means a device such as a smartphone, tablet or smartwatch using an Android operating system, which Qudos Bank determines is eligible for the registration of Qudos Bank Cards to be used in Google Pay.
- Google Pay means the mobile payment and digital wallet service created by Google that lets users make payments using certain Android Devices and credit cards or debit cards registered on such Android Devices.
- Google means Google Asia Pacific Pte. Ltd. ABN 54 341 015 381 and/or its related bodies corporate and affiliates.
- Passcode means anything required to unlock an Android Device, including a password, passcode, pattern or biometric identifier (where applicable).
- Qudos Bank means Qudos Mutual Limited trading as Qudos Bank ABN 53 087 650 557 AFSL/Australian Credit Licence 238 305, its successors and assigns.
- Qudos Bank Card means any Visa debit or credit card issued by Qudos Bank.

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