



Digital Wallet Terms and Conditions

This document is comprised of two sections:

1. Apple Pay Terms and Conditions; and
2. Google Pay Terms and Conditions.

When you use a digital wallet, the applicable digital wallet provider terms and conditions apply.

3 June 2025

Credit provider and product issuer is AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517

Section 1: Apple Pay

These terms and conditions apply to you if you add and use your eligible AMP Bank card (**Card**) on your supported Apple device with Apple Pay.

AMP Bank Terms and Conditions

- The **AMP Bank GO Terms and Conditions, General Terms and Conditions, Transaction Account Terms and Conditions** and **Account Limits, Fees and Charges** (collectively the **AMP Bank Terms and Conditions**), also apply to any use by you of your Card in Apple Wallet.
- To the extent of any discrepancy, the AMP Bank Terms and Conditions take precedence over these terms.
- You must also comply with any additional terms and conditions issued by Apple or your telecommunications service.

Adding or removing your card from Apple Pay

- You can add a Card to your Apple Wallet and use Apple Pay, subject to us verifying your identity.
- You can remove a Card from Apple Pay on your device at any time.
- We're not the provider of Apple Pay, and we're not responsible for its use and function. You should contact Apple if you have questions about using Apple Pay or if you have any problems with it. However please contact us if you have any issues with your Card or adding your Card to your Apple Wallet.

Using and managing Apple Pay

- When you make a payment using Apple Pay, it will be processed against the account linked to your Card.
- The same transaction limits and Card controls for your physical Card also apply when you use your Card in Apple Pay.
- Apple Pay may not be accepted at all merchants.
- We're not responsible for any loss, or inconvenience you suffer because:

- o a merchant refuses to accept Apple Pay;
- o you experience errors, or unavailability of Apple Pay; or
- o a security breach affected any information stored in, or sent from Apple.

Fees and Charges

- We won't charge any additional fees or charges for adding or using your Card with Apple Pay. You'll be responsible for any third-party fees or charges associated with using Apple Pay on your device.

Security and your personal information

- You must keep your Card details and Apple device secure at all times.
- You are responsible for:
 - o keeping your passcode secret, secure and not easy to guess; and
 - o keeping your Apple device safe and secure at all times. We recommend protecting your device with a passcode so it's locked when not in use.
- If your Apple device is accessed by a biometric identifier (e.g. Touch ID or Face ID which unlocks an Apple device):
 - o only you as the cardholder can be registered on the Apple device; and
 - o we're not liable for any loss you suffer because you enable Express Mode for a public transport or payment card, pass or key in Apple Wallet.
- You must tell us promptly when you become aware that:
 - o your device with a Card registered with Apple Pay is lost, stolen or used without your permission; or
 - o you notice a transaction you didn't make.
- We'll use your personal information in line with the AMP Privacy Policy. In addition to this, you agree

that we may exchange information about you with Apple and Mastercard® to:

- o provide customer support;
- o detect and address fraud;
- o comply with any applicable laws; or
- o respond to regulatory or government inquiries.
- Apple and Mastercard may store this information outside of Australia, and by adding your Card to Apple Pay, it means you provide consent for your information to be shared with them or any third parties. We're not responsible if there is a security breach affecting any information stored in, or sent from, your Apple Wallet.
- If you don't want us to collect or disclose your information, you should not register a Card for use in Apple Pay.
- For more information about the types of personal information collected by Apple, you should read Apple's privacy policy at apple.com/au/privacy.¹

Changing these terms

- We may change these terms and conditions at any time, and we'll notify you electronically in accordance with the **General Terms and Conditions**.
- If you don't agree with these terms and conditions, or any changes to them, you should remove your Card from your Apple device.

Meaning of words

- **account** means an AMP Bank account that can be opened via AMP Bank GO only.
- **Account Limits, Fees and Charges** means the document of that name that sets out the limits, fees and charges that apply to your AMP Bank account and Card.

[®] Mastercard is a registered trademark of Mastercard International Incorporated.

¹ Apple, Apple Pay, Apple Wallet, Face ID, the Apple Pay logo are trademarks of Apple Inc, registered in the United States and other countries and regions.

- **AMP Bank GO Terms and Conditions** means the document of that name which sets out the terms and conditions that apply to your use of AMP Bank GO.
- **Apple device** means a device that uses the Apple operating system and supports Apple Pay.
- **Apple Pay** is a contactless payment method used to make purchases in stores, in apps and on participating websites.
- **Apple Wallet** means the app on iPhone and Apple Watch that securely and conveniently organises your eligible cards.
- **Card** means the AMP Bank Debit Mastercard issued on your AMP Bank account.
- **General Terms and Conditions** means the document of that name which sets out the terms and conditions of that name that apply to your AMP Bank account and Card.
- **Transaction Account** means an Everyday Account or an Everyday Business Account.
- **Transaction Account Terms and Conditions** means the document of that name which sets out the terms and conditions that apply to your AMP Bank Transaction Account and Card.
- **we** or **us** or **our** or **AMP Bank** means AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517.
- **you** and **your** means the person in whose name the card is that is used for Apple Pay.

Section 2: Google Pay

These terms and conditions apply to you if you add and use your eligible AMP Bank Card on your supported Android device with Google Pay.

AMP Bank Terms and Conditions

- The **AMP Bank GO Terms and Conditions, General Terms and Conditions, Transaction Account Terms and Conditions** and **Account Limits, Fees and Charges** (collectively the **AMP Bank Terms and Conditions**), also apply to any use by you of your Card in Google Wallet.
- To the extent of any discrepancy, the AMP Bank Terms and Conditions take precedence over these terms.
- You must also comply with any additional terms and conditions issued by Google or your telecommunications service.

Adding or removing your card from Google Pay

- You can add a Card to your Google Wallet and use Google Pay, subject to us verifying your identity.
- You can remove a Card from Google Pay on your device at any time.
- We're not the provider of Google Pay, and we're not responsible for its use and function. You should contact Google if you have questions about using Google Pay or if you have any problems with it. However please contact us if you have any issues with your Card or adding your Card to your Google Wallet.

Using and managing Google Pay

- When you make a payment using Google Pay, it will be processed against the account linked to your Card.
- The same transaction limits and Card controls for your physical Card also apply when you use your Card in Google Pay.
- Google Pay may not be accepted at all merchants.

- We're not responsible for any loss, or inconvenience you suffer because:
 - a merchant refuses to accept Google Pay;
 - you experience errors, or unavailability of Google Pay; or
 - a security breach affected any information stored in, or sent from Google.

Fees and Charges

- We won't charge any additional fees or charges for adding or using your Card with Google Pay. You'll be responsible for any third-party fees or charges associated with using Google Pay on your device.

Security and your personal information

- You must keep your Card details and Google device secure at all times.
- You are responsible for:
 - keeping your passcode secret, secure and not easy to guess; and
 - keeping your Android device safe and secure at all times. We recommend protecting your device with a passcode so it's locked when not in use.
- If your Android device is accessed by a biometric identifier (e.g. face or fingerprint which unlocks an Android device):
 - only you as the cardholder can be registered on the Android device; and
 - we're not liable for any loss you suffer because you turn off verification setting for public transport or other uses supported by Google Pay.
- You must tell us promptly when you become aware that:
 - your device with a Card registered with Google Pay is lost, stolen or used without your permission; or
 - you notice a transaction you didn't make.
- We'll use your personal information in line with the AMP Privacy Policy. In addition to this, you

agree that we may exchange information about you with Google and Mastercard® to:

- provide customer support;
 - detect and address fraud;
 - comply with any applicable laws; or
 - respond to regulatory or government inquiries.
- Google and Mastercard may store this information outside of Australia, and by adding your Card to Google Pay, it means you provide consent for your information to be shared with them or any third parties. We're not responsible if there is a security breach affecting any information stored in, or sent from, your Google Wallet.
 - If you don't want us to collect or disclose your information, you should not register a Card for use in Google Pay.
 - For more information about the types of personal information collected by Google, you should read Google's privacy policy at policies.google.com/privacy.²

Changing these terms

- We may change these terms and conditions at any time, and we'll notify you electronically in accordance with the **General Terms and Conditions**.
- If you don't agree with these terms and conditions, or any changes to them, you should remove your Card from your Android device.

Meaning of words

- **account** means an AMP Bank account that can be opened via AMP Bank GO only.
- **Account Limits, Fees and Charges** means the document of that name that sets out the limits,

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² Google, Google Pay, Google Wallet and the Google Pay logo are trademarks of Google LLC.

fees and charges that apply to your AMP Bank account and Card.

- **AMP Bank GO Terms and Conditions** means the document of that name which sets out the terms and conditions that apply to your use of AMP Bank GO.
- **Android device** means a device that uses the Android operating system and supports Google Pay. **Card** means the AMP Bank Debit Mastercard issued on your AMP Bank account.
- **Google Pay** means the contactless payment method to make purchases online and in shops using your Android device.
- **Google Wallet** means the app on Android devices that securely stores your cards.
- **General Terms and Conditions** means the document of that name which sets out the terms and conditions that apply to your AMP Bank account and Card.
- **Transaction Account** means an Everyday Account or an Everyday Business Account.
- **Transaction Account Terms and Conditions** means the document of that name which sets out the terms and conditions that apply to your AMP Bank Transaction Account and Card.
- **we** or **us** or **our** or **AMP Bank** means AMP Bank Limited ABN 15 081 596 009, AFSL and Australian credit licence 234517.
- **you** and **your** means the person in whose name the card is used for Google Pay.