

DIGITAL WALLET AND CARD TERMS AND CONDITIONS OF USE

April 2019



BankVic

DIGITAL WALLET AND CARD CONDITIONS OF USE ("TERMS")

These Terms apply to you using your BankVic Card in a Digital Wallet. You can choose to use a BankVic Card in an Apple Pay device. By registering a Card in a Digital Wallet you agree to the following:

- The Visa debit cards – conditions of use and/or Visa credit cards – conditions of use ("Card account") apply to any use by you of your Card in a Digital Wallet.
- You may also have additional terms issued by your Digital Wallet Provider or your telecommunications service provider which you are required to comply with.

These Terms form part of your existing Card account terms and conditions.

YOUR DIGITAL WALLET RESPONSIBILITIES

SECURING YOUR CARD

You agree to keep your card and PIN secure and this now extends to your phone/device, including phone lock passwords, and all other relevant information to making card purchases in your digital wallet.

If you believe your Visa card, PIN record or phone/device has been lost or stolen, or your PIN or your phone passcode has become known to someone else, you should IMMEDIATELY report this by contacting BankVic. This is a condition of using a BankVic Visa card and extends to your phone/device using the digital wallet. This includes any fraud or suspicion of fraudulent transactions with your digital wallet.

Your Card account terms and conditions provide for the liability of any losses you may incur on your Card and extend to use in the digital wallet or as otherwise provided by law.

USING YOUR DIGITAL WALLET

Some merchants may not accept your digital wallet. BankVic is not the provider of the digital wallet and cannot be responsible for its use and function. Queries on how to use the digital wallet on your device should be directed to the digital wallet provider.

BankVic is not responsible for losses incurred, injury or inconvenience you may suffer as a result of a merchant refusing to accept the digital wallet. BankVic is not liable for security breaches arising from using your device for the digital wallet. This responsibility rests with the digital wallet phone/device provider.

ADDING CARDS TO YOUR DIGITAL WALLET

You can add an additional card to one of your phones/devices. This will allow users of the other devices to see your card information. Your phone/device provider will need to be contacted for more information.

PRIVACY

By using the digital wallet, you agree for BankVic to provide information about you to your phone/device provider and the Visa card scheme provider. This is needed to facilitate a purchase

you make using your registered card in the digital wallet. You are providing consent for your information to be exchanged with these parties by registering your card. Please refer to the Privacy policy that applies to the digital wallet provider.

We are not liable for any losses you may incur, injury or harm you may suffer as a result of the digital wallet provider's use of your information. Should you not want to share this information, do not register your BankVic card in a digital wallet.

CONTACT BY ELECTRONIC MEANS

You consent for BankVic that we may contact you electronically (for example, via notifications in the app, sms, email) and this is written notice in accordance with these terms.

CHANGING YOUR TERMS

We may amend these terms at any time without prior notice. Publication of the changes to these terms will be on our website. Continued use of the card in the digital wallet is considered your acceptance of these changes.