

ANZ Plus with Apple Pay Terms & Conditions

– 1 October 2024

The T&Cs

These are the terms which apply if you add your Visa Debit Card to Apple Pay on your eligible Apple Device. We call these terms the **T&Cs**.

You agree to the T&Cs when you add your Visa Debit Card to Apple Pay on your eligible Apple Device.

The T&Cs can change. See 'Changes to the T&Cs'.

The T&Cs are important. You should read them together with the Account Terms.

Adding your Visa Debit Card to Apple Pay

You can add your Visa Debit Card to Apple Pay unless we have acted or can act under the Account Terms to apply certain restrictions to your ANZ Plus Account.

We may ask you to give us information through the ANZ Plus App before you can add your Visa Debit Card to Apple Pay. You will need to install the ANZ Plus App to give us this information. You can do this any time.

You can use Apple Pay with your ANZ Plus Account once your Visa Debit Card is added to it. To do this, use your Apple Device at a contactless terminal or where Apple Pay is accepted in an app or online.

Fees

The Account Terms contain the fees that apply to your Account.

We don't charge any additional fees for registering and using your Visa Debit Card in Apple Pay.

Other people may charge you fees in connection with using Apple Pay (e.g. mobile data costs charged by your telecommunications provider). You're responsible for them.

If things go wrong

Anyone who can access your Apple Device can access Apple Pay

You must keep your Apple Device secure. If you don't, anyone who can access your Apple Device may be able to use your Visa Debit Card in Apple Pay to spend your money.

You must ensure that:

- only your Biometric Identifier is registered on the Apple Device and
- any PIN to access your Apple Device is kept secret and is not recorded on the Apple Device.

If you don't do these things, and someone else accesses Apple Pay and makes transactions using your Visa Debit Card, you may be liable for these transactions under the Account Terms.

You must also keep your Apple Device safe and remove your Visa Debit Card from Apple Pay before disposing of your Apple Device.

When to contact us

You must contact us immediately if:

- you are the victim of 'mobile phone porting' – sudden and unexpected disconnection of the mobile phone service on your Apple Device is a sign this may have happened
- you suspect someone has unauthorised access to your PIN or other identity credentials and has used them to access Apple Pay or
- you suspect a security breach in relation to your Apple Device and you have registered your Visa Debit Card in Apple Pay.

Based on what you tell us, we will suspend the use of your Visa Debit Card with Apple Pay.

You must tell us about these things by using one of the contact methods in the Account Terms, regardless of whether you have told us another way – like in connection with a non-ANZ Plus product or service.

When you are liable

Your Account Terms explain when you are liable for unauthorised

transactions on your Account. This includes unauthorised transactions that arise through the use of Apple Pay.

You will also be liable for any loss you suffer from using Apple Pay where that loss was caused by:

- your use of Apple Pay or the Apple Device in a manner not permitted by Apple (for example, by obtaining root access to your Apple Device) or
- a reduced level of service caused by matters beyond our reasonable control (for example, those caused by third party software and network providers).

Stopping and blocking

If your Visa Debit Card is stopped, locked or closed under the Account Terms, we may also block your ability to use your Visa Debit Card in Apple Pay.

If your Account is closed, we will remove your Visa Debit Card from Apple Pay.

We can also stop, lock or close your Visa Debit Card in Apple Pay without telling you first if:

- Apple or the applicable card network tell us to do it (for example, in circumstances of suspected fraud) or

- our arrangements with Apple regarding Apple Pay cease or are suspended.

Privacy and data

We may collect information relating to your Apple Device:

- to ensure that your Visa Debit Card properly functions in Apple Pay
- for security purposes and to identify fraud
- for us to better provide assistance to you and
- to tell you about other products or services that may be of interest to you.

We may also exchange information with Apple and service providers:

- to enable the use of your Visa Debit Card with Apple Pay and to improve Apple Pay generally and
- about persons involved in suspected security breaches or fraud.

If you do not want us to collect or disclose information in this way, you should not register a Visa Debit Card in Apple Pay.

This section applies in addition to:

- the Account Terms
- the ANZ Plus App privacy statement we provided to you when you used the ANZ Plus App for the first time and
- the ANZ Plus Privacy Collection Notice

which set out more general information about how we collect, store, use and disclose information about you.

Curious? You should read our Privacy Policy on the ANZ Privacy Website.

Once your Visa Debit Card is registered in Apple Pay, Apple may access your personal information regarding the use of your Visa Debit Card in Apple Pay. Please see Apple's privacy policy at www.apple.com/au/privacy

Face ID

Face ID is a Biometric Identifier that analyses facial features. There is a risk that certain people may be able to access your Apple Device because Face ID thinks that they are you. This is more likely to occur:

- if you have a twin or sibling that looks like you; or
- amongst children under the age of 13, because their

distinct facial features may not have fully developed.

You can avoid this risk by using a PIN instead of a Biometric Identifier to access your Apple Device and use Apple Pay.

Apple Pay is provided by Apple

Apple provides Apple Pay and Apple Devices, not ANZ. Apple has their own terms and conditions for Apple Pay. You'll need to agree to those terms too to use Apple Pay.

We will provide information to Apple so that your Visa Debit Card can be used in Apple Pay, but we are not responsible for Apple Pay or any Apple Device.

Apple and Apple Pay are trademarks of Apple, Inc.

Changes to the T&Cs

We can change these T&Cs.

We don't have to tell you about a change to the T&Cs before we make it where we think the change is needed to immediately restore or maintain the security of our banking processes and systems, or to comply with legal or regulatory requirements. We'll tell you about these changes after we make them.

We'll tell you about other types of changes:

- that add or change government fees or charges, no later than the day of the change (unless the government tells you or publicises the change instead)
- any other change we reasonably consider is unfavourable to you, like increasing or introducing a fee, or changing the method we use to calculate interest – at least 30 days before we make the change. We may give you less notice if it is reasonably necessary to manage a material and immediate risk or
- any other change we reasonably consider has a positive or neutral effect on you – no later than the day we make the change.

We'll tell you in one of the ways set out in the Account Terms.

Other terms

Contacting each other

We can contact each other through any of the ways set out in the Account Terms.

The law that governs our contract

The law of Victoria governs the T&Cs. You agree that any court with official power to make legal decisions and judgements in Victoria can hear proceedings in relation to our contract.

ePayments Code

We will comply with the ePayments Code.

Amendments to the Account Terms

These T&Cs vary the Account Terms in the following ways:

- the definition of 'PIN' is amended to include your Apple Device PIN
- the steps defined as 'Security Guidelines' are amended to include the requirement to keep your Apple Device secure and
- the definition of 'Apple Device' is added to the Account Terms.

What some words mean

Some words have a special meaning when they're used in the T&Cs:

Account means your account to which the Account Terms apply.

Account Terms means the ANZ Plus deposit account T&Cs.

Apple means Apple Pty Limited ABN 46 002 510 054 and/or its related bodies corporate and affiliates.

Apple Device means a device such as an iPad, iPhone or Apple Watch, manufactured by Apple, which ANZ determines is eligible for the registration of the Visa Debit Card to be used in Apple Pay.

Apple Pay means the mobile payment and digital wallet service created by Apple that allows you to transact using your Visa Debit Card when you register it on an Apple Device.

ANZ is us! We're Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) Australian Financial Services Licence Number 234527.

ANZ Plus is a digital banking platform provided by ANZ.

ANZ Plus App is the software we make available to you through which you can access, use and manage your Account.

ANZ Plus Privacy Collection Notice is the document by that name which can be found on the ANZ Plus Website.

ANZ Plus Website is the 'ANZ Plus' part of our website, www.anz.com.au or other website we tell you.

ANZ Privacy Website means www.anz.com/privacy or other website we tell you.

Banking Code of Practice is the relevant version of the code with that name published by the Australian Banking Association that applies to us (or, if it's replaced, it means its replacement).

Biometric Identifier includes fingerprint, faceprint or similar biometric identifier.

Joint Account is any Account you hold jointly with one or more person(s).

Privacy Policy is the document by that name which can be found on the ANZ Privacy Website.

Visa Debit Card is the physical or digital card we issue you which is linked to your ANZ Plus Account.

We / us / our is us! We're ANZ.

You is you! You're the holder of the Visa Debit Card. Unless the context otherwise requires, it means you individually and you jointly with any person with whom you hold a Joint Account and any authorised user of your Account.

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