

# ANZ Plus with Google Pay Terms & Conditions

– 1 October 2024

## The T&Cs

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

You agree to the T&Cs when you add your Visa Debit Card to Google Pay on your eligible Android 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 Google Pay

You can add your Visa Debit Card to Google 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 Google Pay. You will need to install the ANZ Plus App to give us this information. You can do this at any time.

You can use Google Pay with your ANZ Plus Account once your Visa Debit Card is added to it. To do this, use your Android Device at a contactless terminal or where Google 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 Google Pay.

Other people may charge you fees in connection with using Google 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 Android Device can access Google Pay

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

You must ensure that:

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

If you don't do these things, and someone else accesses Google 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 Android Device safe and remove your Visa Debit Card from Google Pay if you no longer wish to use it or before disposing of your Android 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 Android 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 Google Pay or
- you suspect a security breach in relation to your Android Device and you have registered your Visa Debit Card in Google Pay.

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

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

- 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
- 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 Google Pay.

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

We can also stop, lock or close your Visa Debit Card in Google Pay

without telling you first if:

- Google or the applicable card network tell us to do it (for example, in circumstances of suspected fraud) or
- our arrangements with Google regarding Google Pay cease or are suspended.

# Privacy and data

We may collect information relating to your Android Device:

- to ensure that your Visa Debit Card properly functions in Google 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 Google and service providers:

- to enable the use of your Visa Debit Card with Google Pay and to improve Google 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 Google 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 Google Pay, Google may access your personal information regarding the use of your Visa Debit Card in Google Pay. Please see Google's privacy policy at [www.google.com.au/intl/en/policies/privacy](http://www.google.com.au/intl/en/policies/privacy)

# Google Pay is provided by Google

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

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

Google and Google Pay are trademarks of Google LLC.

# 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 Android Device PIN
- the steps defined as 'Security Guidelines' are amended to include the requirement to keep your Android Device secure and
- the definition of 'Android 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.

**Android Device** means a device such as a smartphone, tablet or smartwatch using an Android operating system, which ANZ determines is eligible for the registration of the Visa Debit Card to be used in Google Pay.

**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](http://www.anz.com.au) or other website we tell you.

**ANZ Privacy Website** means [www.anz.com/privacy](http://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.

**Google** means Google Asia Pacific Pte. Ltd. ABN 54 341 015 381 and/or its related bodies corporate and affiliates.

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

**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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