

**“I loved  
reading  
the terms &  
conditions!”**

– said no one, ever.



# INDEX

1	These terms	1
2	Meaning of words	1
3	Adding your card to Apple Pay	1
4	Using a card through Apple Pay	1
5	Security and liability for transactions	2
6	Suspension or termination	4
7	Data Collection and Privacy	4
8	Changes	5
9	Notices	5
10	Banking Code of Practice	5

## 1 These terms

By adding a card to Apple Pay you agree to these terms.

These terms apply in addition to the other terms and conditions that apply to the card and any account that is accessible using the card. It is important that you read all such terms and conditions together.

## 2 Meaning of words

The following definitions apply in these terms:

**card** means any payment card issued by ME which is eligible to be added, or is added, to Apple Pay;

**device** means each device that has Apple Pay setup and contains a card added to the app, such as an iPhone, iPad, Apple Watch or MacBook;

**passcode** means a passcode, password, pattern or other information used to unlock a device or to authenticate transactions using Apple Pay;

**we, us, our** and **ME** means ME Bank – a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian Credit Licence Number 244616; and

**you** and **your** means the person adding a card to Apple Pay.

## 3 Adding your card to Apple Pay

We may, in our absolute discretion, allow you to add an eligible card to Apple Pay.

Before we do so, we may require you to verify your identity with us or otherwise authenticate your request.

Apple Pay is provided by Apple. Before you can add your card to and use Apple Pay, you must also agree to, and comply with, Apple's Apple Pay Terms of Service.

## 4 Using a card through Apple Pay

Once a card is added to Apple Pay it can be used to conduct transactions wherever Apple Pay can be used.

We do not charge any additional fees for using a card through Apple Pay but you may incur third party charges such as carrier or mobile data charges, which you are responsible for.

In some circumstances, you may be required to enter the card PIN in order to authenticate a transaction at an electronic payment terminal in addition to unlocking the device or authenticating the transaction through Apple Pay using a passcode or biometric information (such as a fingerprint or face).

Transaction limits that apply to transactions using the card apply to transactions conducted using it through Apple Pay.

## **5 Security and liability for transactions**

Subject to the ePayments Code, you are liable for all transactions conducted using the card through Apple Pay and, to the maximum extent permitted by law, ME is not liable for any loss arising from or in connection with you adding a card to Apple Pay, including any loss or damage caused by any malfunctioning of Apple Pay or its misuse, to the extent caused by circumstances beyond our reasonable control or not caused by the negligence, fraud or misconduct of us, our employees or agents or any receiver appointed by us. You must:

- only add a card to Apple Pay if you are the cardholder named on the card and the device on which Apple Pay is installed is yours and will remain in your possession;
- ensure that no other person knows the passcode or has their biometric information (such as their fingerprint or face) registered on the device before adding a card to Apple Pay on the device;
- not allow any person to register their biometric information on a device at anytime while a card is added to Apple Pay on the device;

- keep the device locked at all times when it is not in use and do not leave it unattended in a non-secure environment;
- keep all passcodes secret and treat them in the same way you are required to treat your card PIN or other banking codes and passwords under the terms and conditions that apply to your card and other associated banking services (this includes not disclosing passcodes to anyone, including a family member or a friend, and taking all reasonable precautions to protect the secrecy of passcodes such as by not recording them on or with the relevant device);
- if you become aware, know or suspect that another person knows the passcode for a device or has registered their biometric information on the device, immediately change the passcode or remove the biometric information to restore the security of the device or, if you cannot do that for any reason, contact us and tell us; and
- remove any cards added to Apple Pay on a device before disposing of the device.

You must notify us immediately by calling us on **13 15 63** or **+61 3 9708 4001** if:

- any device on which Apple Pay with a card added is lost or stolen;
- you believe your card or Apple Pay has been misused; or
- you believe the security of your device has been compromised or that an unauthorised person has access to or has used Apple Pay with your card added to it.

If you do not tell us, or delay telling us, then your liability for transactions conducted may be higher than it otherwise would have been.

You indemnify us for any loss suffered or incurred as a result of you breaching these terms. However, you will not be liable for any loss incurred as a result of the negligence, fraud or misconduct of us or our employees or agents.

## **6 Suspension or termination**

Acting reasonably, we may refuse to allow you to add a card to Apple Pay or suspend or terminate your ability to use a card through Apple Pay at anytime. This includes where:

- your card is cancelled, blocked or suspended or an associated account is restricted or closed;
- you breach these terms or the terms and conditions that apply to the card or any associated account and that breach exposes us or you to a not insignificant risk of loss or damage;
- we, Apple or a card network provider reasonably suspect fraud;
- we are required to do so under any legislation or law, or if required to by a regulator, government body, Apple or card network provider;
- if our arrangements with Apple or the card network provider are suspended or terminated; or
- we otherwise reasonably believe that doing so is necessary or prudent to avoid you or us suffering loss.

You may remove your card from Apple Pay at any time by following the instructions provided by Apple.

## **7 Data Collection and Privacy**

By adding a card to Apple Pay, you agree that we may disclose and collect information relating to you, your device, Apple Pay, card and transaction history to and from Apple in order to facilitate transactions and your Apple Pay experience.

We may also exchange your information with other service providers (such as Mastercard® or eftpos).

Apple may also use your personal information for different purposes. You should review Apple's terms and conditions and privacy policy carefully.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

## **8 Changes**

We may change these terms at any time if we have provided you with notice of the change as required by this clause. By continuing to keep your card in Apple Pay after the change becomes effective, you accept the change and must comply with these terms as changed.

We will give you notice of a change to these terms as soon as reasonably possible.

We will give you at least 30 days advance written notice of any change that we reasonably believe is unfavourable to you. However, we may give you a shorter notice period or no notice where we believe doing so is necessary to restore or maintain the security of a system or to avoid, or to reduce, a material risk or loss.

We are not responsible for the functionality of Apple Pay, which may change from time to time. You should seek further information about the functionality of Apple Pay from Apple if you need it.

## **9 Notices**

You consent to us giving you these terms electronically and not in paper form and agree that we may give you notices relating to these terms or your use of a card in Apple Pay electronically (for example via SMS, e-mail or notifications in-app), in or with a statement of account for the card or an account associated with it, by advertisement in the media or in any other way we are legally permitted to give you such notice.

## **10 Banking Code of Practice**

The relevant provisions of the Banking Code of Practice apply to Apple Pay. A copy of that Code is available on our website, or you can call us and we will send you a hard copy for free.



ME Bank – a division of Bank of Queensland Limited  
ABN 32 009 656 740 AFSL and Australian  
Credit Licence Number 244616.  
ME0246.v04/202402/217187

**Holaaaaaa!**  
mebank.com.au  
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