

Commonwealth Bank Google Pay Terms and Conditions

These Commonwealth Bank Google Pay Terms and Conditions, the CommBank App Terms and Conditions (available through the CommBank App), together with the Terms and Conditions of your accounts and Commonwealth Bank's Electronic Banking Terms and Conditions, govern your use of your eligible Commonwealth Bank card with the Google Pay.

1 Using and managing Google Pay

- a. You can add an eligible Commonwealth Bank card to Google Pay on supported devices. You can add an eligible Commonwealth Bank card to Google Pay on supported devices. If you are an additional cardholder, you may add your eligible Commonwealth Bank card to Google Pay provided it is a Mastercard branded card. Additional Visa cardholders may be eligible for Google Pay, however, an in-person transaction limit of \$100 will apply.
- b. You may be required to enter a verification code when adding a card. You should ensure that Commonwealth Bank has your correct mobile number in order to receive a verification code via text message.
- c. Once you have successfully added your card to Google Pay, you may process transactions up to your card limit using Google Pay. You may be required to enter your card PIN into the merchant's terminal or enter your mobile phone security credentials (eg, device PIN, passcode or biometric identifier) on supported devices to complete a transaction.
- d. Your card can be unlinked from Google Pay by following the instructions on the Google Pay website or Google Pay app.
- e. Google Pay is a service provided by Google, not by us. We are not responsible for any loss you suffer in relation to:
 - i. any error, defect or unavailability of the Google Pay;
 - ii. any failure or refusal of merchants to process transactions using the Google Pay.
- f. We may exchange information with Google and the relevant card scheme networks eg, Mastercard and Visa, related to the set up and use of Google Pay. By using Google Pay you agree that:
 - i. Google can provide us with information, such as your Google device details, for purposes including providing customer support, detecting and managing fraud, and to comply with applicable law and regulations.
 - ii. We can provide Google and the card scheme networks with information for the purpose of operating and generally improving Google Pay. Google's data collection and handling practices are in accordance with their privacy policy (available at

<http://www.google.com/policies/privacy/>). In some cases, we may provide new card details to the card scheme networks to which we are a member, for example, when your card is lost or stolen.

- g. If you don't want us to collect or disclose this information, you should not register a Commonwealth Bank card for use in Google Pay.
- h. You and any additional cardholder must agree to Google Pay terms and conditions in order to register your eligible Commonwealth Bank card and use it with Google Pay.

2 Security requirements for Google Pay

- a. You must take steps to secure your supported device on which your eligible Commonwealth Bank card has been registered.
- b. You are responsible for ensuring that:
 - i. any password of your supported device is kept secret and secure, not easily guessed or deciphered (e.g. your date of birth), and not shared with another person;
 - ii. your biometric identifier (e.g. fingerprint) is the only biometric identifier registered on your supported device;
 - iii. your supported device is not left unattended, is locked when not in use; and
 - iv. any eligible Commonwealth Bank cards are unlinked/removed from your supported device before disposing of it.
- c. If you fail to comply with any of the requirements in this clause 2, you are taken to have made any transactions using Google Pay and you are responsible for the use of your eligible Commonwealth Bank card.
- d. You must tell us straight away if:
 - i. an eligible Commonwealth Bank card or Android device has been lost or stolen; or
 - ii. You suspect someone else has used your Commonwealth Bank account without your permission or may have access to your Android device or know your security credentials.
- e. You should immediately unlink your eligible Commonwealth Bank card/s from Google Pay if your supported Android device is stolen or lost. Instructions to unlink your card are available on the Google Pay website and/or the Google Pay App.

3 Fee and charges

We do not impose any additional fees and charges for registering and using your eligible Commonwealth Bank card with Google Pay. However, you will need to pay any third party fees and charges associated with downloading, registering and using the Google Pay on a supported device.

4 Rights we have

We may suspend or terminate use of your eligible Commonwealth Bank card (including the card of any additional cardholder) with Google Pay without notice at any time, including if:

- i. you ask us to suspend or close the eligible Commonwealth Bank account that the card is linked to;
- ii. either you or the additional cardholder breach these terms and conditions;
- iii. we suspect unauthorised transactions have occurred; or
- iv. we are required by a regulatory or government body.

5 Changes to terms

We can make changes to these terms and conditions at any time. We will notify you of any material changes via the Google Pay app, CommBank App, NetBank, SMS, email, statement message, newspaper advertisement or other appropriate means. We may require you to confirm your acceptance of changes to continue using your eligible Commonwealth Bank card in Google Pay.

6 Meaning of words

"Google Pay app" means app made available by Google to facilitate Google Pay payments.

"card scheme networks" means Mastercard, Visa or eftpos Australia

"supported device" is any equipment or device used to access your account, including a mobile phone or wearable device e.g. smartwatch, that is not given to you by us.

"eligible Commonwealth Bank card" means a compatible debit or credit card that can be used for Google Pay on a supported device that has been issued by Commonwealth Bank to you. You will be notified if your card is eligible when you attempt to register it with Google Pay.

"password" means any password or code either we or a third-party gives a user, or that a user creates, that must be used before we, or a third-party, process a transaction. This includes PINs, internet, phone or mobile banking passwords, and codes generated by security token.

"security credentials" means any personal identification number, password, biometric identifier or other measure used to ensure the security of your supported device.

"we", "us", "our", or "**Commonwealth Bank**" means Commonwealth Bank of Australia ABN 48 123 123 124

"you" or "your" means the person who holds the card that is used for Google Pay