

Multi-Currency Cash Passport Prepaid MasterCard Terms & Conditions for using Apple Pay

These terms and conditions are in addition to the terms and conditions that you agreed to when purchasing a Multi-currency Cash Passport Prepaid MasterCard ("Card"). Please visit the website at the address on the back of your card.

HOW DO I USE APPLE PAY?

Before you can use Apple Pay, you will first need to add your Card information to Apple Pay by following the prompts on the Apple Pay app. This will enable a virtual card to be created on your device.

Apple Pay is provided by Apple and you should familiarise yourself with Apple Pay terms and conditions for the use of the service. Apple Pay is a way for you to pay for goods or services at contactless point of sale terminals in stores and within apps.

Look for the Apple Pay symbols in stores or within apps to check whether Apple Pay is an accepted payment method. To pay for goods or services, you will need to place your Apple device near the point of sale terminal or use the digital card for in-app purchases or online, and you will need to authorise it by using biometric ID or passcode. We can't cancel or stop a transaction once you have authorised it. Any payment you make using your virtual card via Apple Pay will be deducted from the balance on your Card in the same way as it would if you made a normal card payment.

DOES IT COST ANYTHING?

There are no additional fees or charges when using Apple Pay with your virtual card. However, your network operator may charge you for accessing Apple Pay via your device. Charges may vary between operators and whether you're abroad.

SECURITY

Never allow anyone else to use the virtual card or enable your device for third party use, and don't tell anyone your security details. It is also important that you keep your Apple device secure. Please refer to the FAQ on our website for helpful hints and tips on security.

Call Card Services straight away if your Apple device is lost or stolen or you think your security details have been compromised as your device is linked to your virtual card. You can also follow the steps on the Apple Pay website to suspend or remove the ability to pay from that device with Apple Pay.

If you change or swap your Apple device you must delete all of your information in Apple Pay.

SERVICE

We reserve the right for any reason (on giving reasonable notice where possible) to discontinue offering or supporting any virtual card or to not participate in the Apple Pay service.

We do not operate the Apple Pay service and have no control over their operations or the availability of the service. Apple may also block, restrict, suspend, or terminate your use of the virtual card and/or change the functionality of the Apple Pay services without reference to us.

PERSONAL DATA AND OTHER INFORMATION

You will be subject to Apple's privacy policy, so please read your agreement with Apple to understand how Apple collects and uses your information. We are required to share aggregated

and anonymised information relating to your Card transactions with Apple to improve and develop their technology.

We will otherwise collect and process your personal information in accordance with your Card terms and conditions.