



Southern Cross Credit Union Ltd ABN 82 087 650 682 (SCCU)

Digital Wallet and Card Conditions of Use (“Terms”)

These Terms apply to you using your SCCU Card in a Digital Wallet. You can choose to use a SCCU Card in any Apple Pay or Google Pay device. By registering a Card in a Digital Wallet you agree to the following:

- The Visa debit cards – conditions of use and/or Visa credit cards

– Conditions of use (“Card account”) apply to any use by you of your Card in a Digital Wallet.

- You may also have additional terms issued by your Digital Wallet Provider or your telecommunications service provider which you are required to comply with.

These Terms form part of your existing Card account terms and conditions.

Your Digital Wallet Responsibilities Securing Your Card

You agree to keep your card and PIN secure and this now extends to your phone/device, including phone lock passwords, and all other relevant information to making card purchases in your Digital Wallet.

If you believe your Visa card, PIN record or phone/device has been lost or stolen, or your PIN or your phone passcode has become known to someone else, you should IMMEDIATELY report this by contacting SCCU. This is a condition of using a SCCU Visa card and extends to your phone/device using the Digital Wallet. This includes any fraud or suspicion of fraudulent transactions with your Digital Wallet.

Your Card account terms and conditions provide for the liability of any losses you may incur on your Card and extend to use in the Digital Wallet or as otherwise provided by law.

Using Your Digital Wallet

SCCU is not the provider of the Digital Wallet and is not responsible for its use and function. Our obligation to you in relation to the functionality of the Digital Wallet, is limited to providing the technical means to facilitate the functionality of the Digital Wallet to support the visa debit card. Queries on how to use your Digital Wallet should be directed to the Digital Wallet provider.



SCCU not responsible if there is a security breach affecting any information stored in the Digital Wallet or sent from the Digital Wallet.

SCCU are not otherwise liable for the use, functionality or availability of the Digital Wallet, including any service issues caused by third party communication providers (unless as otherwise required by law).

SCCU do not make any guarantees or warranties that the Digital Wallet will be accepted by all merchants. SCCU are, not liable for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Digital Wallet.

SCCU will not be liable for any loss arising from your use of the Digital Wallet to the extent that the loss was caused by your fraud, use of the Digital Wallet in a manner that is inconsistent or not permitted by the issuer of the Digital Wallet, subject to the requirements at law, limited service caused by matters beyond our reasonable control.

Adding Cards to Your Digital Wallet

You can add an additional card to one of your phones/devices. This will allow users of the other devices to see your card information.

Your phone/device provider will need to be contacted for more information.

Privacy

By using the Digital Wallet, you agree for SCCU to provide information about you to your phone/device provider and the Visa card scheme provider. This is needed to facilitate a purchase you make using your registered card in the Digital Wallet. You are providing consent for your information to be exchanged with these parties by registering your card. Please refer to the Privacy policy that applies to the Digital Wallet provider.

SCCU may exchange information with the Digital Wallet provider (e.g. Apple Pay, Google Pay.) and related service providers (e.g. INDUE, VISA, etc.) to facilitate any purchase you initiate using a card registered in the Digital Wallet, to enable activation of your new visa debit card or ordered replacement card in the Digital Wallet, improve the functionality of the Digital Wallet, or in relation to persons involved in suspected security breaches or fraud.



SCCU are not liable for any losses you may incur, injury or harm you may suffer as a result of the digital wallet provider's use of your information. Should you not want to share this information, do not register your SCCU card in a Digital Wallet.

Applicable Fees

SCCU do not charge any additional fees for adding or using a card in the Digital Wallet. You are responsible for any charges that you may incur from your telecommunications provider.

Contact by Electronic Means

You consent for SCCU that SCCU may contact you electronically (for example, via notifications in the app, SMS, email) and this is written notice in accordance with these terms.

Changing Your Terms

SCCU may amend these terms at any time without prior notice. Publication of the changes to these terms will be on our website. Continued use of the card in the digital wallet is considered your acceptance of these changes.

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