

Digital Wallet Terms of Use for Police Credit Union Ltd.

As at 9 November 2023



These terms apply to the use by you of a Card in a Digital Wallet. By registering a Card in a Digital Wallet you agree to these terms.

Account or Cardholder Terms and Conditions

In addition to these terms and conditions, the 'Savings and Investment Accounts Information Statement', 'Terms and Conditions Access Products' and 'Terms and Conditions Visa Cards' (collectively 'the General Terms and Conditions') apply to any use by you of your Card in a Digital Wallet.

To the extent of any discrepancy, the General Terms and Conditions take precedence over these terms.

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

Your Responsibilities to Keep Your Card Secure and Notify Us of Errors or Fraud

You agree to protect and keep confidential your User ID, phone lock passcode, passwords, and all other information required for you to make purchases with your Card using the Wallet.

You must always protect your passcode by using a unique number or pattern that is not obvious or can be easily guessed. Take precautions when using your Digital Wallet. Try to memorise your passcode or carefully disguise it. Never keep a record of your passcode with your device, on your device or computer, or tell anyone your passcode.

If your Device has been lost or stolen, or you believe your security credentials have been compromised, you must report this to us immediately. The General Terms and Conditions require you to contact us immediately if you believe there are errors or if you suspect fraud with your Card. This includes any fraud associated with a Digital Wallet. Where any of these circumstances apply, you must immediately report the incident to us by calling 1300 131 844 during business hours, or 1300 131 844 after hours selecting option '2' to be diverted to the 24 hour, lost or stolen hotline. If you are overseas, call the Overseas Card Hotline on +61 2 8299 9101, failure to do so may increase your liability for subsequent unauthorised transactions.

We will not be liable for any losses you incur except as specifically described in the General Terms and Conditions or as otherwise provided by law.

Using a Wallet

Registration of the Card into a Digital Wallet is subject to us identifying and verifying you, and is at the discretion of Police Credit Union Ltd (PCU).

PCU does not make any guarantees that the Digital Wallet will be accepted at all merchants.

PCU is not the provider of the Digital Wallet and is not responsible for its use and function. You should contact the Digital Wallet Providers customer service if you have questions concerning how to use the Digital Wallet or problems with the Digital Wallet.

We are not liable for any loss, injury or inconvenience you suffer as a result of a merchant refusing to accept the Digital Wallet.

We are not responsible if there is a security breach affecting any information stored in the Digital Wallet or sent from the Digital Wallet. This is the responsibility of the Digital Wallet provider.

Applicable Fees

There are no additional transaction fees for using your Card in a Digital Wallet. All applicable account and transaction fees still apply. There may be charges from your telecommunications provider.

Suspension or Removal of a Card from a Digital Wallet by us

We can block you from adding an otherwise eligible Card to the Digital Wallet, suspend your ability to use a Card to make purchases using the Digital Wallet, or cancel entirely your ability to continue to use a Card in the Digital Wallet if:

- we reasonably suspect fraud in connection with your Card;
- your Card account is overdrawn;
- required by applicable laws or regulatory obligations or if we are directed to do so by the Digital Wallet Provider or the applicable card scheme; or
- we reasonably believe that doing so is necessary to prevent loss to you or us or to otherwise protect our legitimate business interests.

We may also cease supporting the use of Cards in Digital Wallets at any time. If we do so we will give you at least 30 days' prior notice of our intention to do so unless it is reasonable for us to give you less or no notice in order to manage a material and immediate risk.

Suspension or Removal of a Card from a Digital Wallet by you

You may remove a Card from the Digital Wallet by following the Digital Wallet Provider's procedures for removal.

Devices with Same Digital Wallet Provider Account

If you add a Card to one of your Devices and have other Devices sharing the same account ('Other Devices'), this may permit the Card to be added to the Other Devices and permit users of the Other Devices to see Card information. Please contact your Digital Wallet provider for more information.

Your Information

You agree that we may exchange information about you with the Digital Wallet Provider and the applicable card scheme to facilitate any purchase you initiate using a Card registered in a Digital Wallet.

By registering your Card in a Digital Wallet, you are providing consent for your information to be shared with these parties.

We may also share your information to make available to you in the Digital Wallet information about your Card transactions, or to assist the Digital Wallet Provider in improving the Digital Wallet. We are not responsible for any loss, injury or other harm you suffer in connection with the Digital Wallet Provider's use of your information.

You Agree to Allow Us to Contact You Electronically

You acknowledge that we may contact you electronically (for example via SMS, email, notifications in app), and that this is considered written notice for the purpose of these terms.

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We May Amend these Terms at Any Time

We may amend these Terms at any time. We will notify you of any changes to these Terms by electronic means or any other method available to us as outlined in the General Terms and Conditions at least 30 days prior to the changes taking effect if the changes are unfavourable to you or, otherwise, no later than the day on which the changes take effect.

If you do not agree to any changes we make, you can remove your Card from all Digital Wallets. You agree to any changes we make by continuing to keep a Card in a Digital Wallet after we have notified you of the changes.

Making communications available to you by electronic means

We may use electronic means to give communications to you. We may do so by:

- Making a communication available to you by electronic means (eg via Online Banking or publishing on our website); and
- Notifying you by electronic means (eg by email, SMS or secure messaging) that the communication is available and explaining how you can access it.

If a communication relates only to your account, it will be made available to you by a secure means which only you can access, such as your Online Banking facility. We will only make a communication available on our website if it relates to all accounts or facilities of the same type, such as change to generic terms and conditions.

'Communications' means Financial Services Guides, Statements of Advice, Product Disclosure Statements and other product terms and conditions documents, notices of changes to terms and conditions (including changes to interest rates and fees and charges), account statements, and other communications relating to your accounts and facilities.

To the extent that this clause is inconsistent with any other clause in this document, this clause prevails.