
SocietyOne SpendOne debit card

Google Pay - Terms and Conditions

Effective as at 15 March 2022

By adding your **SpendOne debit card** (your Card) to Google Pay, either via the Google Pay app or via the SocietyOne app, you agree to these conditions. These conditions apply in addition to the terms and conditions associated with the SocietyOne SpendOne and SaveOne accounts (“Account Terms”), the App Terms and Conditions, the Privacy Notice, the Westpac Privacy Policy and the SocietyOne Privacy Policy.

1. You must be verified to add a Card. Westpac may use the Scheme Provider to verify you on its behalf.
2. When you add your Card to Google Pay and use it, payments will come from your SpendOne account linked to your Card. When your default or selected payment option is eftpos CHQ or eftpos SAV (where eftpos is available), these payments will be processed by eftpos. Otherwise, they will be processed by Mastercard unless the merchant is using Merchant Choice Routing, in which case the transaction may be processed by eftpos, regardless of the payment option selected.
3. The transaction limits that apply to your Card also apply to your Device Account Number and do not change by you adding your Card to Google Pay.
4. If your default or selected payment option is eftpos CHQ or eftpos SAV (where eftpos is available), then Google Pay Payments cannot be processed when used overseas.
5. The Device Account Number is used to process Google Pay Payments. The receipt provided by the merchant will contain a partially masked Device Account Number rather than your Card number. You may need to periodically connect your Device to the internet in order to make payments using Google Pay.
6. You are required to keep the Google Pay app on your Device. If it is deleted you will not receive a Google Pay Transaction Receipt. You acknowledge that deleting the Google Pay app alone will not disable Google Pay and your Device Account Number will remain on your Device. To find out how to remove your Device Account Number please refer to the Google Pay FAQs in the SocietyOne App.
7. Google Pay is a service provided by Google and not by Westpac or SocietyOne and neither Westpac nor SocietyOne is liable for any costs associated with Google Pay being unavailable, or the failure of third party merchants to accept payments using Google Pay. By using Google Pay you agree that:
 - (i) Google can provide Westpac and SocietyOne with certain information including your Device details, location and personal details,
 - (ii) Westpac and SocietyOne can provide Google with certain information to allow Google and its service providers to operate Google Pay, to detect and address fraud, to improve and promote Google Pay and other Google products and services and to comply with applicable laws and respond to regulatory or government inquiries. Google may store this information outside Australia. You should consider Google Privacy Policy at policies.google.com/privacy

(iii) Westpac may provide certain information to the Scheme Provider to operate Google Pay and to comply with applicable laws and respond to regulatory or Government inquiries. The Scheme Provider will handle any personal information in accordance with their privacy disclosure, that can be found by searching the term "privacy" at mastercard.com.au and eftposaustralia.com.au

(iv) Westpac and SocietyOne may share information relating to the above with each other. If you do not agree to your information being disclosed or used in this manner you should not add your Card to Google Pay.

8. You must always keep your Device and security credentials safe and secure, in the same way you would your Card and PIN.

9. If your Device is lost, stolen or misused you should immediately remove your Card from your Device. You will still be able to use your physical card.

Neither Westpac nor SocietyOne will be liable for any loss arising from your use of Google Pay to the extent the loss was caused by your fraud, your use of Google Pay or the Device in a manner not permitted by Google or (subject to your rights under the ePayments Code) a reduced level of service caused by matters beyond our reasonable control (e.g. those caused by third party software and network providers).

10. Westpac may suspend or terminate your use of Google Pay without notice at any time where Westpac or Google suspect unauthorised transactions have occurred, that Google Pay is being misused, to restore the security of a system, any individual Card or account, or if required by a regulatory or government body.

11. Westpac may change these conditions at any time and will notify you in accordance with the Account Terms. Due to the nature of Google Pay you agree to Westpac and to SocietyOne communicating with you electronically in relation to your set up and use of Google Pay and these conditions.

12. The relevant provisions of the Banking Code of Practice apply to the Banking products and services described in these conditions.

13. Definitions.

"Banking Code of Practice" means the Australian Banking Association's banking code of practice as updated, and adopted by Westpac, from time to time.

"Card", "contactless terminal", "contactless transaction", "you" and "your" has the same meaning as set out in your Account Terms.

"Device" is a mobile device which contains near field communication technology and the minimum required Android operating system. This can include a smartphone, tablet, watch or other device deemed eligible for the use of Google Pay.

"Device Account Number" means the number created by the Scheme Provider and stored on your Device. This number represents your Card number and is used by Google Pay to process a Google Pay Payment.

"Google" is a trademark of and means Google Inc. and includes its related bodies corporate and affiliates.

"Google Pay" means the mobile wallet service provided by Google that enables you to make Google Pay Payments. Android and Google Pay are trademarks of Google Inc.

"Google Pay Payment" means a contactless transaction by holding your Android Device to a contactless terminal until the transaction is completed and eCommerce transactions including, but not limited to, using merchants' mobile sites, mobile applications and websites by selecting Google Pay as your payment method and any other payments allowed by Google. This also includes refunds processed using Google Pay.

"Google Pay Transaction Receipt" means a receipt which complies with the ePayments Code and provides you with further data obtained by Google.

"Merchant Choice Routing" means eligible merchants can choose to send contactless transactions via the eftpos network instead of the Mastercard network which may reduce the fees they pay on transactions.

"Scheme Provider" means Mastercard or eftpos Payments Australia Ltd.

"Westpac" means Westpac Banking Corporation, the issuer of your accounts and Card.

Brought to you by SocietyOne Australia Pty Ltd (ABN 44 151 627 977, AFSL Authorised Representative 425717). The SpendOne account and SpendOne Mastercard debit card are issued by Westpac Banking Corporation (ABN 33 007 457 141, AFSL 233714).