



Money by Afterpay - Apple Pay Terms and Conditions

Effective as at 8 November 2021

By adding your Money by Afterpay (Money) debit card (your Card) to Apple Pay, either via the Apple Wallet app or via the Money app, you agree to these conditions. These conditions apply in addition to the terms and conditions associated with Money by Afterpay Daily and Savings Accounts ("Product Terms"), the Privacy Notice, the Westpac Privacy Policy and the Afterpay Privacy Policy.

1. You must be verified to add a Card. Westpac may use the Scheme Provider to verify you on our behalf.
2. When you add your Card to Apple Pay and use it, payments will come from your Money account linked to your Card.
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 Apple Pay.
4. The Device Account Number is used to process Apple Pay Payments. The receipt provided by the merchant will contain a partially masked Device Account Number rather than your Card number.
5. Apple Pay is a service provided by Apple and not by Westpac or us and neither we nor Westpac are liable for any costs associated with Apple Pay being unavailable, or the failure of third-party merchants to accept payments using Apple Pay. By using Apple Pay you agree that:
 - (i) Apple can provide Westpac with certain information including your Device details, location and personal details,
 - (ii) Westpac can provide Apple with certain information to allow Apple and its service providers to operate Apple Pay, to detect and address fraud, to improve and promote Apple Pay and other Apple products and services and to comply with applicable laws and respond to regulatory or government inquiries. Apple may store this information outside Australia. You should consider Apple Privacy Policy at apple.com/au/privacy,
 - (iii) Westpac may provide certain information to the Scheme Provider to operate Apple 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.

If you do not agree to your information being disclosed or used in this manner you should not add your Card to Apple Pay.

6. You must always keep your Device and security credentials safe and secure, in the same way you would your Card and PIN.
7. 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 we will be liable for any loss arising from your use of Apple Pay to the extent the loss was caused by your fraud; your use of Apple Pay or the Device in a manner not permitted by Apple 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).
8. Westpac may suspend or terminate your use of Apple Pay without notice at any time where we suspect unauthorised transactions have occurred, that Apple 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.
9. Westpac may change these conditions at any time and will notify you in accordance with the Product Terms. Due to the nature of Apple Pay, you agree to Westpac and to us communicating with you electronically in relation to your set up and use of Apple Pay and these conditions.
10. The relevant provisions of the Banking Code apply to the extent that Westpac provides banking products and services described in these conditions.

11. Definitions

“Apple” means Apple Inc. and is a trademark of Apple Inc., registered in the U.S. and other countries.

“Apple Pay” means the mobile wallet service provided by Apple that enables you to make Apple Pay Payments. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

“Apple Pay Payment” means a contactless transaction by holding your Device to a contactless terminal until the transaction is completed and eCommerce or in-app transactions including, but not limited to, using merchants’ mobile sites, mobile applications and websites by selecting Apple Pay as your payment method and any other payments allowed by Apple. This also includes refunds processed using Apple Pay.

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

“Banking Code of Practice” means the Australian Banking Association’s banking code of practice as updated, and adopted by us, from time to time.

“Card”, “contactless terminal”, “contactless transaction”, “ePayments Code”, “we”, “us”, “our” and “you” has the same meaning as set out in your Product Terms.

“Device” is a mobile device which contains near field communication technology and the minimum required iOS operating system. This can include a smartphone, tablet, watch or other device deemed eligible for the use of Apple 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 Apple Pay to process an Apple Pay Payment.

“Scheme Provider” means Mastercard or eftpos Payments Australia Ltd (eftpos).

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

“We”, “us” and “our” means Afterpay Australia Pty Limited.

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