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Auswide Bank, a division of MyState Bank Limited ABN 89 067 729 195
AFSL and Australian Credit Licence Number 240896, a wholly owned
subsidiary of MyState Limited ABN 26 133 623 962.

Apple Pay with Auswide Bank – Terms and Conditions

Dated: March 2025

These terms and conditions are in addition to, and should be read in conjunction with, the Auswide Bank Guide to Banking Services (if you have an Auswide Bank Visa debit card) and the Auswide Bank Visa Credit Card Terms and Conditions (if you have an Auswide Bank Visa credit card). In the event of any inconsistency between these terms and conditions and the Guide to Banking Services or the Auswide Bank Visa Credit Card Terms and Conditions, these terms and conditions prevail to the extent that any inconsistency relates to the provision of and/or access to Apple Pay.

These terms and conditions and Apple Pay's terms and conditions govern the use of Auswide Bank Visa debit cards and Auswide Bank Low Rate Visa credit cards through Apple Pay. These terms and conditions apply when you load your Auswide Bank card onto Apple Pay on your Apple device. The terms and conditions that apply to your Auswide Bank card and contactless readers also apply to the use of your Auswide Bank card details through Apple Pay.

Note that all card and transaction limits will apply to the use of Apple Pay in the same way as they apply to your card. We reserve the same rights as set out in the Guide to Banking Services and the Auswide Bank Visa Credit Card Terms and Conditions to suspend, cancel or terminate your use of the card with Apple Pay as we have with respect to your physical card.

Using Apple Pay

Your Auswide Bank credit card or debit card can be loaded onto an Apple device to use Apple Pay to authorise transactions on your Auswide Bank account by making contactless payments. Your Auswide Bank credit or debit card can be removed from Apple Pay by use of the Apple Wallet or by following the instructions on Apple's website.

When loading your Auswide Bank credit or debit card onto an Apple device, you may be required to enter a verification code. You should ensure that we have your correct mobile number in order to receive the code.

You are responsible for any costs, charges or third-party fees associated with downloading, registering and using Apple Pay.

Unlike contactless payments made using your card, when using Apple Pay at a contactless reader, you may not always need to enter your card PIN for purchases of $100 or more. It will depend if the merchant has a compatible contactless reader. You may need to enter your card PIN at the merchant's terminal or you may need to enter the security credentials of your phone in order to process a transaction.

Depending on your card, when using an Auswide Bank card with Apple Pay you may be able to select which network processes your transaction – that is, Visa or eftpos (note that eftpos may not always be available). To select eftpos you should choose 'eftpos SAV' or 'eftpos CHQ', depending on your preference.

When using an Auswide Bank debit card, if your default or selected payment option is 'eftpos CHQ' or 'eftpos SAV', then Apple Pay cannot be processed when used overseas.

Apple Pay is a payment service provided by Apple, not by us. We are not liable for any loss you may suffer or costs you may incur in relation to:

- Apple Pay being unavailable; or
- the failure of third-party merchants to accept payments via Apple Pay.

If you do not keep the passcode to your Apple device secure, you may be liable for unauthorised transactions – read the Guide to Banking Services for further details. If you know or suspect that the security of the passcode to your Apple device has been compromised, or that your Apple device has been lost or stolen, call us on 1800 252 730 or +61 2 9959 7885 if you are overseas. Alternatively, you can delete your card in Apple Pay. You can still use your physical Auswide Bank card if you delete your card in Apple Pay.

You should unlink your Auswide Bank credit or debit card from Apple Pay immediately if your Apple device is lost or stolen.

You must:

- not record or store the passcode to your Apple device on or with your device;
- not let anyone register their biometric identifier (e.g. Touch ID, Face ID) on your Apple device;
- not share the passcode to your Apple device with anyone;
- choose a passcode that's easy for you to remember and hard for others to guess; and
- not use a passcode for your Apple device that represents your date of birth or a recognisable part of your name.

Apple, the Apple logo and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay Touch ID and Face ID are trademarks of Apple Inc.

Personal cards and additional cardholders

An additional cardholder of an Auswide Bank credit card or debit card may register their card for Apple Pay and use Apple Pay even if the primary cardholder is not registered for Apple Pay.

The primary cardholder will only be able to remove an additional cardholder's access to Apple Pay by removing the additional cardholder from the account altogether. If you wish to remove an additional cardholder, please contact us on 1300 138 831 from 8am-6pm Mon-Fri (AEST) or +61 7 4150 4000 if you're overseas.

Business debit cards

All cardholders of a business Auswide Bank Visa debit card can register their card for Apple Pay.

Business owners will only be able to remove a cardholder's access to Apple Pay by removing the cardholder from the account altogether. If you wish to remove a cardholder, please contact us on 1300 138 831 from 8am-6pm Mon-Fri (AEST) or +61 7 4150 4000 if you're overseas.

Privacy

We may exchange information with Apple and certain network providers (e.g Visa and eftpos) where necessary for the administration of Apple Pay. By using Apple Pay you agree that:

- Apple can provide us with certain information including your device details, location and personal details; and
- we can provide Apple with certain information to allow Apple and relevant service providers for the purposes of operating Apple Pay.

If you do not want us to collect or disclose this information, you should not register your Auswide Bank credit or debit card with Apple Pay.

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We use your personal information in accordance with the Auswide Bank Privacy Policy. See auswidebank.com.au/info/privacy for further details.

Apple shares information with us for fraud and identification purposes. See Apple's privacy policy at apple.com/au/privacy for further details.

Other information

For information about eligible cards and devices, or for instructions on adding or removing cards from Apple Pay, please visit auswidebank.com.au/applepay.

To get a copy of the terms and conditions for your Auswide Bank card, please visit auswidebank.com.au.

Changes to these terms and conditions

Subject to any relevant law, we may amend these terms and conditions by providing you with notice of any changes at a time and by a method permitted by law or any applicable code.