

# Digital Wallet Terms of Use

Effective 1<sup>st</sup> January 2019

These terms apply to the use by you of a Broken Hill Community Credit Union Ltd (BHCCU) Visa Debit Card in a Digital Wallet. By registering a BHCCU Visa Debit Card in a Digital Wallet you agree to these terms.

## Account or Cardholder Terms and Conditions

- The [BHCCU Ltd Account & Access Facility Conditions of Use](#), the [Visa Debit Card Terms and Conditions](#) and fees and charges set out in the [Relationship Rewards brochure](#) (“Conditions of Use”) apply to any use by you of your card in any Digital Wallet.
- To the extent of any discrepancy, the Conditions of Use 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.
- 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. Your Conditions of Use 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.
- We will not be liable for any losses you incur except as specifically described in the Conditions of Use, the ePayments Code or as otherwise provided by law.
- Where your device allows you to unlock the device or authenticate a payment through a Digital Wallet by using biometric information (for example, using a fingerprint or facial recognition), you agree to ensure that no other person registers or has registered their biometric information in your device.

## Using a Wallet

- Registration of the Card into a Digital Wallet is subject to us identifying and verifying you, and is at our discretion.
- We do not make any guarantees that the Digital Wallet will be accepted at all merchants.
- The Broken Hill Community Credit Union Ltd is not the provider of the Digital Wallet and is not responsible for its use and function. You should contact the Digital Wallet Provider’s 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**

- We do not charge a fee to allow you to use your Card in a Digital Wallet.
- All applicable fees and charges relating to the use of your card 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. We may take these actions at any time and for any reason, such as if we suspect fraud with your Card, if you have an overdue or negative balance on your Card account, if applicable laws change or if directed to do so by the Digital Wallet Provider or the applicable card scheme.
- We may also cease supporting the use of Cards in Digital Wallets at any time.

## **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.
- You may not remove the card of an additional cardholder from a digital wallet on their mobile device but you may request we cancel the card issued to the additional cardholder.

## **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 (such as Visa) 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. Please refer to the Privacy Policy that applies to the Digital Wallet provider for information about information collected and its use.
- 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.

## **We May Amend these Terms at Any Time**

- We may amend these Terms at any time without prior notice.
- We will notify you of any changes electronically by text message or by email or by posting notice of change on our website. The current terms will always be available to you to view on our website.
- You agree to any such amendments by continuing to keep a Card in the Digital Wallet.