Commonwealth Bank Apple Pay Terms and Conditions

These Commonwealth Bank Apple Pay Terms and Conditions, the CommBank App Terms and Conditions (available through the CommBank App), together with the Terms and Conditions of your accounts and Commonwealth Bank's Electronic Banking Terms and Conditions, govern your use of your eligible Commonwealth Bank card with Apple Pay.

1. Using and managing Apple Pay

a. You can add an eligible Commonwealth Bank card to Apple Pay on supported devices. If you are an additional cardholder, you may add your eligible Commonwealth Bank card to Apple Pay provided it is a Mastercard branded card. Additional Visa cardholders may be eligible for Apple Pay, however, an in-person transaction limit of $100 will apply.

b. You may be required to enter a verification code when adding a card. You should ensure that Commonwealth Bank has your correct mobile number in order to receive a verification code via text message.

c. Once you have successfully added your card to Apple Pay, you may process transactions up to your card limit using Apple Pay. You may be required to enter your card PIN into the merchant's terminal or enter your mobile phone security credentials (eg, device PIN, passcode or biometric identifier) on supported devices to complete a transaction.

d. When using a dual network debit card with Apple Pay, depending on which networks are available to you, you may be able to select which network processes your payment, Mastercard, Visa or eftpos. eftpos may not be available for Apple Pay payments within apps, on the web with Safari or for use overseas.

e. Your card can be unlinked from Apple Pay by following the instructions on the Apple Pay website or Apple Wallet app.

f. Apple Pay is a payment platform made available by Apple through the Wallet app, not by us. We are not responsible for any loss you suffer in relation to:

   i. any error, defect or unavailability of Apple Pay;
   ii. any failure or refusal of merchants to process transactions using Apple Pay.

g. We may exchange information with Apple and the relevant card scheme networks eg, Mastercard, Visa and eftpos, related to the set up and use of Apple Pay. By using Apple Pay you agree that:

   i. Apple can provide us with information, such as your Apple device details, for purposes including providing customer support, detecting and managing fraud, and to comply with applicable law and regulations.
   ii. We can provide Apple and card scheme networks with information for the purpose of operating and generally improving Apple Pay. Each party s data collection and handling practices are in accordance with their respective privacy policy (available at apple.com/au/, mastercard.com.au, visa.com.au, eftposaustralia.com.au). In some cases, we may provide new card details to the card scheme networks to which we are a member, for example, when your card is lost or stolen.

h. If you don't want us to collect or disclose this information, you should not register a Commonwealth Bank card for use in Apple Pay.

i. You must agree to Apple Pay terms and conditions in order to register your eligible Commonwealth Bank card and use it with Apple Pay.

2. Security requirements for Apple Pay

a. You must take steps to secure your supported device on which your eligible Commonwealth Bank card has been registered.

b. You are responsible for ensuring that:

   i. any password of your supported device is kept secret and secure, not easily guessed or deciphered (e.g. your date of birth), and not shared with another person;

   ii. only your biometric identifiers (e.g. fingerprints) are the only biometric identifier registered on your supported device;

   iii. your supported device is not left unattended and is locked when not in use; and

   iv. any eligible Commonwealth Bank cards are unlinked/removed from your supported device before disposing of it.

c. f you fail to comply with any of the requirements in this clause 2, you are taken to have made any transactions using Apple Pay and you are responsible for the use of your eligible Commonwealth Bank card.

c. Yolu must tell us straight away if:

   i. an eligible Commonwealth Bank card or Apple device has been lost or stolen; or

   ii. You suspect someone else has used your CommBank account without your permission or may have access to your Apple device or know your security credentials.

e. You should immediately unlink your eligible Commonwealth Bank card/s from Apple Pay if your supported Apple device is stolen or lost. Instructions to unlink your card are available on the Apple Pay website and/or the Wallet App.

3. Fee and charges

We do not impose any additional fees and charges for registering and using your eligible Commonwealth Bank card with Apple Pay. However, you will need to pay any third party fees and charges associated with downloading, registering and using Apple Pay on a supported device.

4. Rights we have

We may suspend or terminate use of your eligible Commonwealth Bank card (including the card of any additional cardholder) with Apple Pay without notice at any time, including if:

a. you ask us to suspend or close the eligible Commonwealth Bank account that the card is linked to;

b. either you or any additional cardholder breach these terms and conditions;

c. we suspect unauthorised transactions have occurred; or

d. we are required by a regulatory or government body.

5. Changes to terms

We can make changes to these terms and conditions at any time. We will notify you of any material changes via the Wallet App, CommBank App, NetBank, SMS, email, statement message, newspaper advertisement or other appropriate means. We may require you to confirm your acceptance of changes to continue using your eligible Commonwealth Bank card in Apple Pay.

6. Meaning of words

“Apple Wallet app” means app made available by Apple to facilitate Apple Pay payments.

card scheme networks means Mastercard, Visa or eftpos Australia

dual network debit card means a debit card branded by two card scheme networks, usually either:

a. Mastercard and eftpos; or
b. Visa and eftpos.

“eligible Commonwealth Bank card” means a compatible debit or credit card that can be used for Apple Pay on a supported device that has been issued by Commonwealth Bank to you. You will be notified if your card is eligible when you attempt to register it with Apple Pay.

“password” means any password or code either we or a third-party gives a user, or that a user creates, that must be used before we, or a third-party, process a transaction. This includes PINs, internet, phone or mobile banking passwords, and codes generated by security token.

“security credentials” means any personal identification number, password, biometric identifier or other measure used to ensure the security of your supported device.

“supported device” is any Apple equipment or Apple device used to access your account, including an iPhone, Apple Watch, iPad or MacBook that is not given to you by us.

“we”, “us”, “our”, or “Commonwealth Bank” means Commonwealth Bank of Australia ABN 48 123 123 124.

“you” or “your” means the person who holds the card that is used for Apple Pay.

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