

Apple Pay terms of use.

1. Definitions

Definitions of terms used in this document: “you” and “your” means a Cardholder who uses Apple Pay. “we”, “us” or “our” and “Bank” mean Triodos Bank UK Ltd incorporated under the laws of England and Wales.

2. What is Apple Pay?

- 2.1 Apple Pay is a payment method using a digital card for contactless, online and in-app purchases.
- 2.2 You can link your debit card to your Apple device via the Triodos Mobile Banking App or the Apple Wallet.

3. Acceptance of these Terms of Use

- 3.1 Use of Apple Pay will represent your acceptance of these Terms of Use.
- 3.2 These Terms of Use should be read together with the Terms and Conditions for the Triodos Current Account which govern the use of your Card.

4. How does Apple Pay work?

- 4.1 You can link your debit card information to an Apple device such as an iPhone, Apple Watch, iPad or Mac. You can then use that Apple device to make contactless, online and in-app payments.

- 4.2 We may limit the number of Apple devices that your debit card can be linked to as a Fraud prevention measure.
- 4.3 You can approve a payment using Face ID, Touch ID or your Apple device passcode. How you approve depends on how you have set up your Apple device. You cannot revoke the payment after approval has been given.
- 4.4 A payment made through Apple Pay is deducted from the card and the balance of the account associated with it.
- 4.5 We do not charge for using Apple Pay. However, third party agreements may have fees that you should make yourself aware of before use as you are responsible for any charges that apply.
- 4.6 If we replace your debit card, and your old card was set up with Apple Pay, we'll link your new card to Apple Pay automatically.
- 4.7 You can stop Apple Pay at any time by unlinking the debit card. This can be done via the Apple Wallet on your device and via iCloud.
- 4.8 You must have Apple Pay blocked if you believe there is actual, or risk of, unauthorised or fraudulent activity. A block on Apple Pay does not automatically block the linked debit card. A block on the linked debit card also blocks Apple Pay.

5. Privacy Policy

- 5.1 To learn more about how we use your personal data, please see our Privacy Statement available on www.triodos.co.uk/privacy-statement.
- 5.2 Use of Apple Pay is subject to Apple's Terms and Privacy Statement which can be found on [Apple's website](#).

6. Liability

- 6.1 You must tell us immediately if you know or suspect that there has been unauthorised access or fraudulent activity using your device.

If your device is lost or stolen, you must contact us immediately and wherever possible suspend your device using iCloud.

- 6.2 You understand that unless you are a victim of fraud, you are responsible for all online purchases made using your device. This does not affect your statutory rights or any rights that you may have under the Terms and Conditions for the Triodos Current Account which govern the use of your Card.

- 6.3 We will not be liable to you for any loss resulting from:

- your use or attempted use of Apple Pay
- any suspension, modification or discontinuance of Apple Pay
- any faults, failures, performance or security issues relating to your device or the Apple Pay service.

7. Changes to these Terms of Use

- 7.1 We may add to or change these Terms of Use at any time. We will tell you in advance if we add to or change these Terms of Use. The amount of notice that we will give you will follow the laws and regulations that apply at the time which will be as stated in the Triodos Current Account Terms and Conditions. The method by which we will notify you, will also be found in the Triodos Current Account Terms and Conditions. These can be found on our website at www.triodos.co.uk.

8. Suspension or Termination of Apple Pay

- 8.1 We may at any time suspend, modify or discontinue, either temporarily or permanently, Apple Pay.

9. Governing Law

- 9.1 These Terms of Use and any matter arising from them are governed by the laws of England and Wales. The Courts of England and Wales have exclusive jurisdiction in connection with them.

Large print, braille and audio versions available on request.

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www.triodos.co.uk

Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

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