

Apple Pay Terms and Conditions.

What you need to know

You can now use your Apple device to pay in shops that accept Apple Pay and anywhere you see the contactless symbol. You can also make in-app payments where you see the Apple Pay logo.

To make a payment simply hold the top of your Apple device near the contactless reader with your finger on Touch ID. There is no need to open your Wallet or even wake up your display. You'll feel a subtle vibration and hear a beep when your payment has been successful.

If you are using your Apple Watch, just double click on the side button and hold the display up to the contactless reader. A gentle tap and beep confirm that your payment information was sent.

A secure way to pay

Apple Pay is the smart and secure new way to pay. For added piece of mind we recommend you check both your Wallet and statements regularly. We'll assume you've made the payments, so make sure you let us know as quickly as possible if you spot anything unusual.

Remember, don't let anyone else have their fingerprints registered to your device or give them your Passcode as this will allow them to authorise transactions using your card with Apple Pay.

Stopping or restricting your use of Apple Pay

The same rules as set out in your product terms and conditions mean we can stop or restrict your use of Apple Pay. We will stop or restrict your use of Apple Pay if we have reasonable grounds to suspect that the security of your Apple device has or may have been compromised, or used without your consent, or we otherwise think it appropriate for your protection.

Apple device security

If your Apple device is lost, stolen or you suspect someone else has access to it, call us straight away on **0345 835 7503**. We'll deactivate Apple Pay for you to prevent unauthorised payments. You can also find this number on our website.

Although Apple Pay relies on fingerprint technology or a Passcode for authentication, contacting us as soon as you are aware your device has been lost, stolen or compromised will minimise any risk of unauthorised transactions being made on your account. Lines are open 24 hours a day, seven days a week.

If you've activated Find My iPhone on your device you can use it to suspend Apple Pay by placing your device in Lost Mode. This way your cards will still work. You can also use Find My iPhone to permanently remove the ability to pay with Apple Pay by erasing the device remotely.

You can prevent payments being made by your debit cards by going to **iCloud.com/Settings** from your device. Your cards will be suspended or removed from Apple Pay by us even if your device is offline and not connected to a mobile or Wi-Fi network.

Your card will still work if we suspend or deactivate Apple Pay on your account, so if your card is also lost or stolen (or you think it might be) please tell us when you call us.

Continued overleaf

Replacing your phone, watch or other device

It is your responsibility to delete your card details from your old device if you upgrade, change or dispose of it. You will then need to re-register your card to your new device.

The card product terms and conditions

These terms and conditions are supplemental to your product terms and conditions. If there is any overlap or conflict between these terms and conditions and product terms and conditions, please refer to the product terms and conditions.

We will write to you with further information in the next seven days.

If you'd like this in another format such as large print, Braille or audio please ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 7982** (lines open from 7am to 11pm, 7 days a week).

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 203 284 1575**.

The opening hours of our Telephone Banking advisor services are 8am to 8pm Monday to Sundays to speak to a Partner. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week. Calls may be monitored or recorded.

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