

Dynamoney Google Pay™ Terms and Conditions

Effective as of August 1, 2023

By enrolling your eligible Card with Google Pay, you are agreeing to these terms, as well as the Google Payment Australia Pty Ltd Product Disclosure Statement and the Google Pay Terms of Service. For details about eligible cards and devices, please visit dynamoney.com. You can acquire a copy of these terms from dynamoney.com.

These terms also apply to the Dynamoney Privacy Statement, accessible at www.dynamoney.com/privacy-policy/, and to the account terms and conditions associated with each eligible card ("Product Terms"), which can be accessed at dynamoney.com. In cases where these terms conflict with the Product Terms, these terms govern your usage of Google Pay. The Product Terms are applicable to both your Card and the Virtual Account Number, as they pertain to the same account. Specific terms and conditions unique to the Card, such as ATM use or cash advances, exclusively apply to the Card.

- **Verification** - For security purposes, Dynamoney mandates verification during the addition of a Card. The verification process may involve using the Scheme Provider to verify your identity on our behalf.
- **Card Selection for Google Pay** - When Google Pay serves as your primary Mobile Payment Service, either your default card (which can be changed) or the selected card will be used for Google Pay transactions.
- **Transaction Limits** - The transaction limits that apply to your Card remain unchanged when using your Virtual Account Number with Google Pay. Authorization for a transaction may necessitate entering your Card's PIN at the terminal or inputting your security credentials on your Android Device.
- **Virtual Account Numbers in Google Pay** - Google Pay Payments are processed using Virtual Account Numbers. The merchant's receipt will feature a partially masked Virtual Account Number instead of your complete Card number. Each instance of adding your eligible Card to Google Pay results in the Scheme Provider generating a new Virtual Account Number.

Google Pay requests a token (or series of tokens) from the Scheme Provider to authorize transactions using your Virtual Account Number ("Token Key"). A new Token Key is needed after several purchases, reaching a cumulative purchase amount, or upon Token Key expiration.

An internet connection is essential for obtaining a new Token Key on your Android Device, and regular mobile data charges apply. Lack of internet access may lead to a delay in acquiring a new Token Key.

Mandatory Google Pay on Android Device - It is obligatory to retain the Google Pay App on your Android Device. Deleting the app will result in the absence of a Google Pay Transaction Receipt. Deleting the app alone will not deactivate Google Pay, and your Virtual Account Number will persist on your Android Device.

- **Fees and Charges** - Applicable fees and charges for each relevant Card are outlined in the Product Terms. We do not impose additional fees for Card addition or use with Google Pay. Any third-party charges associated with Google Pay usage (e.g., carrier or mobile data charges) are your responsibility.
- **Google Pay, a Service by Google** - Google Pay is a service provided by Google, not us. We are not responsible for costs arising from Google Pay unavailability or third-party merchants' refusal to accept Google Pay payments. When enrolling your Card with

Google Pay through the Dynamoney Mobile App, you consent to sharing your name as it appears on your Card or associated with your Product, along with Card or Product details, with Google. We may also provide Google, upon request, with your address's country or postcode. All shared information serves the purpose of facilitating Google Pay Card addition and payments. By using Google Pay, you agree that: (i) Google can furnish us with specific details, including Android Device particulars, personal information, location, and account information; (ii) We can share specific information with Google to enable the operation of Google Pay, address fraud, enhance and promote Google Pay, and comply with relevant laws or respond to regulatory or governmental inquiries. Google may store this information outside Australia.

If you disagree with the disclosure or utilization of your information as described, refrain from adding your Card to Google Pay.

- **Security and Liability for Unauthorized Transactions** - Safeguard your Android Device and security credentials diligently, akin to protecting your Card and PIN. The obligations related to Card and PIN protection, as well as liability for unauthorized transactions, extend to Android Device and Google Pay Payments.

Avoid sharing your Android Device's security details and refrain from permitting another individual to register their biometric identifier (e.g., fingerprint or retinal scan), as such individuals can conduct Google Pay Payments using your Card, for which you will bear responsibility.

- **Lost or Stolen Android Device & Liability** - In the event of Android Device loss or theft, promptly remove your Card(s) from the device.

If removing Card(s) from your Android Device is not possible, take measures to freeze or cancel your Card, including the associated Virtual Account Number. This will prevent transactions on your Card account.

We cannot be held accountable for losses stemming from Google Pay usage, to the extent that the loss resulted from your fraud, unauthorized Google Pay or Android Device use, or a diminished service level due to factors beyond our control (e.g., third-party software and network provider issues), subject to your rights under the ePayments Code.

- **Suspension or Termination** - We retain the right to suspend or terminate your Google Pay use without notice, if unauthorized transactions are suspected, if Google Pay is being misused, to restore system security, safeguard individual Cards or accounts, or if mandated by regulatory or governmental bodies. If your Card is no longer eligible, we will notify you according to the Product Terms.
- **Changes and Communication** - We hold the prerogative to modify these terms at any time and will notify you in accordance with the Product Terms. Due to the nature of Google Pay, you consent to electronic communication related to your Google Pay usage and these terms.