

Mobile Wallet Terms and Conditions

These Terms and Conditions apply to how we facilitate the use of the Zero Debit Mastercard (Card) when you add or keep a Card in a Mobile Wallet. A Mobile Wallet is any electronic payment system that uses the Card or a mobile record of the Card to allow you to pay for items. It is operated by a provider of Mobile Wallets (Mobile Wallet Provider) and is available on a compatible mobile phone, tablet or other device (Device).

1. The Cardholder agreement (“the Agreement”) still applies. The terms and conditions that apply to the Zero Debit Mastercard issued to you still apply when you use the Card in a Mobile Wallet. The Mobile Wallet Provider will also have terms and conditions, policies (including a privacy policy) and obligations that apply to your use of the Mobile Wallet, as will other third parties (for example, mobile network operators). You should make sure that you read those terms and conditions and policies and are satisfied with them before using the Card.

2. Using the Card in a Mobile Wallet To add a Card to a Mobile Wallet, you must follow the process set out by the Mobile Wallet Provider (and any other procedures which we, or they, may have in place). Not all Cards will be eligible to be added to the Mobile Wallet, and the Mobile Wallet Provider may limit the number of Cards that can be used. Once a Card is added, the Mobile Wallet will only allow you to make purchases where the Mobile Wallet is accepted.

You may remove the Card(s) from the Mobile Wallet at any time by following the Mobile Wallet Provider’s procedures for removal. We must continue to process any Mobile Wallet Transactions on the Card which are outstanding at the time you remove it from the Mobile Wallet and you must still pay for such Transactions.

3. Fees We do not charge any fees for adding the Card to the Mobile Wallet. The usual fees associated with using the Card will still apply. The Mobile Wallet Provider or other third parties (for example, mobile network operators) may separately charge you fees in relation to your use of the Mobile Wallet or Device and such fees are between you and the Mobile Wallet Provider or relevant third party. They are not governed by these Terms and Conditions.

4. Responsibility for the Mobile Wallet working We do not operate the Mobile Wallet and therefore cannot be responsible for its use or performance. We can only help you with using the Card. We are not responsible for the Mobile Wallet, for example, if it requires updating, becomes unavailable or if you are unable to use it for any Transaction, or if a merchant refuses to accept payment using the Mobile Wallet.

5. Card and Device Security You must not share any usernames, passcodes or any other information relating to the Card or your Device. If you share this information with others, they may be able to access your Mobile Wallet and make purchases with the Card or obtain your personal information. Before you replace or dispose of a Device, you must ensure that all Card information is deleted from that Device. You agree to contact us immediately if any Device on which you have a Card has been lost or stolen, or if you suspect that there has been fraud in relation to the Card, for example if you receive a text message, alert or other such notification to your Device indicating that you have added a Card to a Mobile Wallet and you did not do so, or if you receive a receipt for something you did not purchase. We will not be responsible for any losses you incur except as set out in the Agreement, or as may be required by law.

6. Suspending or Cancelling Your Use of a Card There may be situations where we refuse to allow a Card to be added to a Mobile Wallet or cancel or suspend use of a Card to make purchases using the

Mobile Wallet. We can do this for the reasons listed in the Agreement, including but not limited to where you are in breach of the Agreement, where the Card is blocked, cancelled or expired, where we suspect fraud, if you have an overdue or negative balance and if directed to do so by the Mobile Wallet Provider or the Scheme, or where we cannot sufficiently authenticate you or the Card. The Mobile Wallet Provider or a third party may also block, restrict, suspend, or terminate your use of the Mobile Wallet without reference to us, and we cannot be liable if this happens.

7. Your Privacy We respect the privacy of your Personal Data. We will at all times comply with our obligations under Data Protection law and the terms of our Privacy Policy, available on the Zero App and provided to you when you register for a Card. The Mobile Wallet Provider is separately responsible for how they use and manage any personal information you provide to them.

8. We May Change the Clauses in this Annex These clauses may change from time to time, and we will notify you as set out in the Agreement, after which the continued use of the Card with the Mobile Wallet will mean that you have accepted them. If you do not agree to any updated Conditions, you may remove the Card(s) from the Mobile Wallet following the Mobile Wallet Provider's procedures for removal.

9. Contact Us If you have any queries in relation to these clauses, please refer to our FAQs available on the Zero App. If you have any questions or issues which are not answered by our FAQs, please contact us using the details set out in the Agreement. If you have questions in relation to the Mobile Wallet, please contact the Mobile Wallet Provider.