Google Pay with Auswide Bank – Terms and Conditions

Dated: March 2025

These terms and conditions are in addition to, and should be read in conjunction with, the Auswide Bank Guide to Banking Services (if you have an Auswide Bank Visa debit card) and the Auswide Bank Visa Credit Card Terms and Conditions (if you have an Auswide Bank Visa credit card). In the event of any inconsistency between these terms and conditions and the Guide to Banking Services or the Auswide Bank Visa Credit Card Terms and Conditions, these terms and conditions prevail to the extent that any inconsistency relates to the provision of and/or access to Google Pay.

Google Pay™ is currently available for Android™ running 5.0 (Lollipop) or higher with a Near Field Communication (NFC) antenna and Host Card Emulation (HCE) support.

These terms and conditions and Google Pay's terms and conditions govern the use of Auswide Bank Visa debit cards and Auswide Bank Low Rate Visa credit cards through Google Pay. These terms and conditions apply when you load your Auswide Bank card onto Google Pay on your Android device or smartwatch. The terms and conditions that apply to your Auswide Bank card and contactless readers also apply to the use of your Auswide Bank card details through Google Pay.

Using Google Pay

Your Auswide Bank credit card or debit card can be loaded onto an Android device or smartwatch to use Google Pay to authorise transactions on your Auswide Bank account by making contactless payments.

If you do not keep the screen lock to your Android device or smartwatch secure, you may be liable for unauthorised transactions – read the Guide to Banking Services for further details. If you know or suspect that the security of the screen lock to your Android device or smartwatch has been compromised, or that your Android device or smartwatch has been lost or stolen, call us on 1800 252 730 or +61 2 9959 7885 if you are overseas. Alternatively, you can delete your card in Google Pay. You can still use your physical Auswide Bank card if you delete your card in Google Pay.

You must:

• not record or store the screen lock to your Android device or smartwatch on or with your device;

• not let anyone register their biometric identifier (eg. fingerprint) on your Android device.

• not share the screen lock to your Android device or smartwatch with anyone;

• choose a screen lock that's easy for you to remember and hard for others to guess; and

• not use a screen lock for your Android device or smartwatch that represents your date of birth or a recognisable part of your name.

If you have another digital wallet payment method selected as the default contactless payment method on your Android device or smartwatch, you may need to replace it with Google Pay. Use your Android device or smartwatch's settings to select your default contactless payment method.

If your Android device or smartwatch has not connected to a cellular or wireless internet connection for a prolonged period of time, Google Pay may not work, and there may be a delay in time before Google Pay works once a connection has been re-established.

Android, Google Pay and the Google Logo are trademarks of Google LLC.

Small things. Big difference.

Personal cards and additional cardholders

An additional cardholder of an Auswide Bank credit card or debit card may register their card for Google Pay and use Google Pay even if the primary cardholder is not registered for Google Pay.

The primary cardholder will only be able to remove an additional cardholder's access to Google Pay by removing the additional cardholder from the account altogether. If you wish to remove an additional cardholder, please contact us on 1300 138 831 from Mon-Fri 8am-6pm (AEST) or +61 7 4150 4000 if you're overseas.

Business cards

All cardholders of a business Auswide Bank Visa debit card can register their card for Google Pay.

Business owners will only be able to remove a cardholder's access to Google Pay by removing the cardholder from the account altogether. If you wish to remove a cardholder, please contact us on 1300 138 831 from 8am-6pm Mon-Fri (AEST) or +61 7 4150 4000 if you're overseas.

Privacy

We use your information in accordance with the Auswide Bank Privacy Policy. See auswidebank.com.au/info/privacy for further details.

Google Pay shares information with us for fraud and identification purposes. See Google's privacy policy at policies.google.com/privacy for further details.

Other information

For information about eligible cards and devices, or for instructions on adding or removing cards from Google Pay, please visit auswidebank.com.au/google.

To get a copy of the terms and conditions for your Auswide Bank card, please visit auswidebank.com.au.

Changes to these terms and conditions

Subject to any relevant law, we may amend these terms and conditions by providing you with notice of any changes at a time and by a method permitted by law or any applicable code.

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