

# Apple Pay terms of use.

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## 1. Definitions

Definitions of terms used in this document:

**“Bank”, “we”, “us” or “our”** means Triodos Bank UK Ltd registered at Deanery Road, Bristol, BS1 5AS with company number 11379025

**Apple** means Apple Distribution International Ltd registered at Hollyhill Industrial Estate, Hollyhill, Cork, Ireland

**“You” and “your”** means a cardholder who uses Apple Pay

**Debit Card** means the Triodos debit card you’ve registered to use with Apple Pay

**Device** means the iPhone, Apple Watch, iPad or Mac.

## 2. What is Apple Pay?

- 2.1 Apple Pay is a payment method using a digital card for contactless, online and in-app purchases on your device.
- 2.2 You can link your debit card to your Apple device via the Triodos Mobile Banking App or the Apple Wallet.
- 2.3 When you set up Apple Pay, your card information is encrypted by Apple and a unique Device Account Number is created. This improves security because this number is shared instead of your card number.

## 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 debit 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 debit 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 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.

4.7 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 Pursuant to the General Data Protection Regulation and Data Protection Act 2016, when you use Apple Pay, we are the controller of your personal information for the execution of the payment transaction.

5.2 To learn more about how we use your personal data, please see our privacy statement available on [www.triodos.co.uk/privacy-statement](http://www.triodos.co.uk/privacy-statement).

5.3 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. Contact details can be found in section 10 below.

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 debit 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/current-account](http://www.triodos.co.uk/current-account).

## 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.

## 10. Getting in touch

If you need to contact us, you can get in touch:

- By sending us a secure message
- By calling **0330 355 0355** (if calling from the UK) or **+44 (0)117 973 9339** (if calling from abroad)
- By writing to us at:


**'Freepost TRIODOS BANK'** (no stamp required) or at **Triodos Bank, Deanery Road, Bristol, BS1 5AS** (stamp needed).

Large print, braille and audio versions available on request.

Telephone: 0330 355 0355  
[www.triodos.co.uk](http://www.triodos.co.uk)

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

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