

Google Pay Terms of Use.

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
- **Google** means Google Ireland Limited registered at Gordon House, Barrow Street, Dublin 4, Ireland.
- **“You” and “your”** means a cardholder who uses Google Pay
- **Debit card** means the Triodos debit card you’ve registered to use with Google Pay
- **Device** means the smartphone, smartwatch or tablet

2. What is Google Pay?

- 2.1 Google 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 Android device via the Triodos Mobile Banking App or the Google Wallet.
- 2.3 When you set up Google Pay, your card information is encrypted by Google and a unique virtual card 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 Google 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 Google Pay work?

- 4.1 You can link your debit card information to an Android device such as a smartphone, smartwatch or tablet. You can then use that Android device to make contactless, online and in-app payments.
- 4.2 We may limit the number of Android devices that your debit card can be linked to as a fraud prevention measure.
- 4.3 You can approve a payment using facial recognition, your fingerprint or the passcode of your Android device. How you approve depends on how you have set up your Android device. You cannot revoke the payment after approval has been given.
- 4.4 A payment made through Google Pay is deducted from the debit card and the balance of the account associated with it.
- 4.5 We do not charge for using Google 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 Google Pay at any time by unlinking the debit card. This can be done via the Google Wallet on your device.

4.7 You must have Google Pay blocked if you believe there is actual, or risk of, unauthorised or fraudulent activity. A block on Google Pay does not automatically block the linked debit card. A block on the linked debit card also blocks Google Pay. Google Pay can be blocked via your Google Pay settings and/or device.

5. Privacy Policy

5.1 Pursuant to the General Data Protection Regulation and Data Protection Act 2016, when you use Google 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 our website - www.triodos.co.uk/privacy-statement. Use of Google Pay is subject to Google's terms and privacy statement which can be located on their website.

5.3 Google is responsible for the processing of the personal data related to Google Pay and its functionalities. This includes data about the use of Google Pay and transaction data. You can find more information in Google's terms and privacy statement (**Google Payments Privacy Statement**). You can adjust privacy preferences for Google Pay via: **myactivity.google.com/product/gpay/controls**

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 via your Google account.

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 Google Pay
- any suspension, modification or discontinuance of Google Pay
- any faults, failures, performance or security issues relating to your device or the Google 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

8. Suspension or Termination of Google Pay

8.1 We may at any time suspend, modify or discontinue, either temporarily or permanently, Google 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

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

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