



NOW Rewards Visa
Google Pay™
Terms and Conditions

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Full name and address of creditor:

SBS Money Limited
51 Don Street, Invercargill 9810

1. Google Pay

Google Pay is a service provided by Google and is only accessible on supported Google compatible Devices. To use Google Pay, you must agree to [Google Pay Terms and Conditions](#) when adding your Eligible Card in Google Wallet for Google Pay.

SBS Money Limited is not responsible for the operation, performance or availability of Google Pay, your Device, or the availability of contactless payment terminals at merchant locations.

2. About These Terms

These terms apply when you add, use, or remove your Eligible Card in Google Wallet for Google Pay on a compatible Device. These terms apply in addition to the NOW Rewards Visa Terms and Conditions, eMoney Mobile App Terms and Conditions and the Privacy Policy, and any other terms that apply to your Card Account. These terms do not govern your relationship with Google, your mobile provider, or any third party. They may have their own terms and conditions.

If there is any inconsistency between these terms, the NOW Rewards Visa Terms and Conditions, eMoney Mobile App Terms and Conditions or any other terms that apply to your Card Account, these terms will apply to the extent of that inconsistency.

Some words and expressions used in these terms have particular meanings (generally, these are the words that start with a capital letter). Their meanings are explained in the Glossary at the end of these terms or in the NOW Rewards Visa Terms and Conditions.

By adding your Eligible Card to Google Wallet for Google Pay, you acknowledge and agree to these terms, so it's important that you read this document all the way through.

We reserve the right to update, introduce or amend these terms from time-to-time. If we do, we'll give you notice as set out in the NOW Rewards Visa Terms and Conditions if we're required to do so, in accordance with the law.

If there's anything in here that you don't understand, get in touch with us and we can talk it through. Visit NOWvisa.co.nz for our contact details.

3. Adding or removing your Eligible Card in Google Wallet

You can add your Eligible Card to Google Wallet for use with Google Pay on a compatible Device provided that:

- The Card Account or associated card(s) are not blocked, cancelled, suspended or in default; and
- You can successfully complete the required authentication process, either via the mobile number registered with us or by calling our Customer Experience Team.

Instructions on how to add or remove your Eligible Card are available at financenow.co.nz/nw-rewards/google-pay.

Please note, if your Eligible Card is reissued due to loss, theft or misuse, we may securely update it in Google Pay.

4. How to use Google Pay

Once your Eligible Card has been added to Google Wallet, you can make contactless payments at payment terminals wherever the Google Pay or contactless Visa symbol is displayed, whether you're in New Zealand or overseas. You can also use Google Pay for in-application purchases or online purchases at checkout. Just remember to nominate your Eligible Card as the default card in Google Wallet otherwise a different card may be charged instead. Payments will be charged to the default card unless you choose another one at checkout.

Contactless payments above the set Contactless Payment Limit can still be processed but you will need to enter your PIN. When using Google Pay at payment terminals overseas, different Contactless Payment Limits may apply and you may be asked to enter your PIN or sign to authorise the Transaction.

Please note, Google Pay requires an active internet connection, near field communication connectivity, and the contactless payment feature must be enabled on your Device.

5. Device Security

To help protect your Google Pay account and prevent unauthorised or fraudulent Transactions, you agree to take all reasonable steps necessary to protect your Device. This includes, but is not limited to, the following:

- Your card must not be added to any device that is not owned and operated by you;
- Not sharing your Device PIN or login Credentials with anyone, including a family member or friend;
- Not allowing anyone else (including a family member or friend) to store their biometric information on your Device;
- Not writing down or keeping an electronic record of your Device PIN (on your computer, phone or anywhere else);
- Locking your Device when it is not used;
- Not allowing anyone else to use your Device to make Transactions with Google Pay;
- Removing your Eligible Card from Google Wallet before parting with your Device (including when Devices are sold or passed onto family or friends);
- Keeping your Device updated with the latest operating or security software (including antivirus software or anti-spyware if applicable) when released by your Device or system provider; and
- Updating your eMoney Mobile App PIN regularly and not selecting an inappropriate PIN such as 11111, a date of birth, a sequential number (like 34567), or something that could be easily guessed from your personal information.
- Contact us immediately on 0800 801 803 if any of the following occurs:
 - o your Device is lost or stolen;
 - o you change your mobile phone number (we will need to send you a Key Code for authorisation);

- o you believe your biometric information or Device PIN has become known to anyone; or
- o you believe someone can unlock your Device.

6. Liability

Once Google Pay is enabled on your Device, any person who can access or unlock your Device (including through biometric information belonging to someone else registered on your Device) may be able to make Transactions using your Eligible Card. You will be responsible for all Transactions made using Google Pay on your Device, regardless of whether you personally make them. This responsibility overrides any other terms relating to unauthorised Transactions unless otherwise stated.

You will not be liable for unauthorised Transactions made with your Eligible Card via Google Pay if you have notified us that your Device may be compromised and have requested for us to block your Eligible Card. This exception does not apply if you have acted dishonestly, negligently, or failed to take reasonable steps to secure your Device.

You agree that we are not liable or responsible for any direct, indirect, consequential or economical loss, damage, cost or expenses of any kind arising from:

- Your failure to secure your Device or Google Pay Credentials;
- Your use of Google Pay in a manner not permitted by Google (e.g. rooting or jailbreaking your Device);
- Any error, malfunction or disruption in Google Pay or systems supporting Google Pay;
- Inability to access Google Pay due to system, telecommunication, stability or data failure;
- Goods or services purchased using Google Pay;
- Declined or failed Transactions;
- Breach of these terms, or misuse of Google Pay or your Device; or
- Breach of the Google Pay Terms and Conditions.

7. Fees and Charges

All the information relating to rates and fees associated with your Eligible Card is available at NOWvisa.co.nz. We do not charge any additional fees for adding your Eligible Card to Google Wallet for Google Pay. You're responsible for any third-party charges (e.g. mobile data).

8. Suspension or Termination

We may block, suspend, or remove your Eligible Card from Google Pay at any time without prior notice if:

- Fraud is suspected;
- Your card or account is cancelled, suspended, or blocked;
- You are in breach of these terms and/or the NOW Rewards Visa Terms and Conditions;

- Required by law or regulatory obligations;
- Directed by Google or Visa;
- Our agreement with Google is suspended or terminated; or
- We reasonably believe continued use may result in loss or legal risk.

9. Privacy and Data Use

When you add your Eligible Card to Google Wallet for Google Pay, we may collect and use personal information and Device data to support your use of Google Pay and share this with Google, Visa and other third-party service providers. This includes details from your Device (such as phone number, model, operating system, and location), your Google Account and Transaction activities within Google Pay.

We may use this information to:

- Ensure your Eligible Card is set up correctly and functions properly with Google Pay;
- Assess and approve Eligible Card registration and authentication requests;
- Monitor and respond to fraud, suspicious activity or security breaches;
- Comply with legal and regulatory obligations;
- Display Transaction history and enhance user experience;
- Improve and promote Google Pay functionality; and
- Inform you about products or services that may interest you (unless you opt out).

Google may access and use your personal information in accordance with its own privacy policy. You are responsible for reviewing and understanding Google's privacy practices, available at [Google's Privacy Policy](#).

If you do not wish for your information to be collected, used or shared as described, you should not register your Eligible Card for use with Google Pay. For more details on how we handle your personal information, please refer to our full Privacy Policy available at financenow.co.nz/help/fn-policy.

10. Glossary

The meanings of the words or expressions in bold below are set out next to them.

Contactless Payment Limit means the limit up to which you can make contactless Transactions without using a PIN. Refer to [NOWvisa.co.nz/faqs](https://nowvisa.co.nz/faqs) for more information.

Device means a physical piece of hardware, such as (but not limited to) a smartphone, smartwatch, tablet or computer that is deemed compatible for use with Google Wallet for Google Pay.

Eligible Card means any SBS Money Limited Card that we've authorised for use with Google Pay, including Additional Cardholder cards.

Google means Google LLC and/or its related bodies corporate and affiliates.

Google Pay is the mobile payment service provided by Google, which enables users to make Transactions using supported Devices.

Google Wallet is a digital wallet application developed by Google that allows users to store cards on their supported Devices.

you and your means each Cardholder or the Main Cardholder (depending on where and how the term is used in this document). If in context it applies to more than one Cardholder, it can mean each of those persons individually or together.

