

Apple Pay Terms and Conditions for Enhancing Financial Transactions with DYNAMONEY

Effective Date: August 1, 2023

1. Agreement to Terms

By adding a DYNAMONEY Card to Apple Pay on your eligible Apple Device or permitting Another Cardholder to link an DYNAMONEY Card to Apple Pay on their device, you accept these terms in conjunction with the Account Terms associated with each DYNAMONEY Card. It's vital to review both these terms and the Account Terms together.

2. Addition and Removal of DYNAMONEY Card

You can add a DYNAMONEY Card to Apple Pay on your eligible Apple Device, and Another Cardholder can do the same on their device under the following conditions:

- Verification of the relevant Cardholder's identity
- Agreement from all account holders, if applicable
- Principal's approval for DYNAMONEY Commercial Card
- Account being in good standing

A Cardholder can remove their DYNAMONEY Card from Apple Pay on their Apple Device at any time.

Once added, a DYNAMONEY Card can be used via Apple Pay for transactions, replacing the physical card at contactless terminals or within applications on an Apple Device. Some terminals might require the Cardholder to input the DYNAMONEY Card PIN.

3. Security and Liability

Important: Anyone with access to your Apple Device can potentially conduct transactions using a registered DYNAMONEY Card in Apple Pay.

If an Apple Device has a Cardholder's DYNAMONEY Card linked to it, you're responsible for:

- Ensuring only the Cardholder's Biometric Identifier is registered
- Keeping Apple Pay wallet for Cardholder's use only
- Securing the passcode like a banking PIN
- Safeguarding the Apple Device itself
- Removing Cards from the device before disposal

If Cardholder compromises security by sharing identifiers or passcodes, they're considered to authorize the other person's transactions, potentially leading to loss or liability.

You can delete or suspend your DYNAMONEY Card from Apple Pay at any time. For lost or stolen devices, contact us immediately.

4. Fees and Charges

While DYNAMONEY doesn't charge additional fees for adding or using a DYNAMONEY Card with Apple Pay, you're responsible for third-party charges related to Apple Pay usage.

5. Suspension and Termination

DYNAMONEY can block, suspend, or terminate your DYNAMONEY Card in Apple Pay under various circumstances, including fraud suspicion, account issues, legal requirements, and more, as outlined in Account Terms.

6. Data Collection and Privacy

DYNAMONEY collects Apple Device information to ensure functionality, enhance security, and offer relevant products/services. Information exchange may occur with Apple and service providers for these purposes.

If you don't want this data collection or disclosure, avoid registering a DYNAMONEY Card with Apple Pay. Check DYNAMONEY's Privacy Policy for more details.

7. Apple Pay and Apple's Role

Apple Pay and devices are Apple's products, not DYNAMONEY's. We supply information to enable DYNAMONEY Card use through Apple Pay. Any issues with Apple Pay, devices, or third-party providers aren't our liability, barring specific circumstances.

8. DYNAMONEY Liability

DYNAMONEY isn't liable for losses caused by fraud, unauthorized usage, or circumstances beyond our control.

9. Changes to Terms

We can change terms with notice, which may be as short as required for security reasons. Notice methods include various means as allowed by terms and applicable laws.

10. Communication via SMS or Apple Pay

We may communicate via SMS, email, or written notices, including links to detailed information.

11. Severability and Governing Law

If parts of these terms are invalid, the rest remains in effect. These terms are governed by NSW, Australia's law, with exclusive jurisdiction of its courts.