Google Pay

Version – 9 November 2023

01. Who Provides Google Pay?

Google Pay is a service provided by Google. You may also need to agree to Google's Terms and Conditions in order to use Google Pay in addition to agreeing to these Terms of Use.

While **Hay Limited** (ABN 34 629 037 403 AFSL 515459) is the **issuer of the Kit Account and Kit** ("Hay", "we" or "us"), we are not responsible for the use, functionality or availability of Google Pay, any eligible Android Device, or the availability of contactless readers at merchants.

02. Device Security

Any person with your device passcode or other biometric (fingerprint or face) fingerprint registered to your device may be able to authorise transactions using your Hay-issued Card (Kit Card) in Google Pay.

Do not let anyone else have their biometric information registered to your device while your Kit Card is registered in Google Pay.

You must keep your device safe and secure at all times, and your device passcode secret.

If you breach any of the above, we will assume that you have authorised the other person to use your Kit Card and you will be liable for all transactions made by that person.

If you believe that your Android Device has been lost, stolen or compromised in any way, we can suspend or remove your Kit Card from Google Pay to prevent any unauthorised use. If this occurs, please contact us at [support@heykit.com.au]

03. How to add or remove a Kit Card in Google Pay

You can register your Kit Card with Google Pay by opening the Settings section of the Kit App and following the prompts or via the Google Pay app on your device.

You can remove your card via the Google Pay app with instructions available at Google's Support website.

04. How to use your Kit Card via Google Pay

Once you have registered your Kit Card to your Android Device, you can start making payments at contactless terminals anywhere that Visa prepaid cards are accepted, in an App or online using your Android Device where Google Pay is supported.

You may be required to enter your Android Passcode and/or card PIN at a contactless terminal when making a purchase using Google Pay.

05. Applicable Fees

We do not impose any additional fees and charges for registering and using your Kit Card with Google Pay. However, third parties may charge fees associated with downloading, registering and using Google Pay on an Android Device.

06. How do we use your information?

We will use your information in accordance with the Kit Privacy Policy available at heykit.com.au/legal

As soon as you register your Kit Card to your Android Device, Google may access and process your information, including information about your transactions. Google's use of your personal information is solely governed by Google's privacy policy available on Google's website.

Google may share information with us for fraud and identification purposes.

07. When might Hay suspend or block your Kit Card on Google Pay?

Hay may block, suspend or terminate your Kit Card registered with Google Pay if:

- Kit or Hay suspects fraud or an unauthorised transaction has occurred;
- your Kit Card or Hay Issued Account is cancelled, blocked or suspended;
- Hay is required to block, suspend or terminate by applicable laws;
- directed to so by Google;
- if Hay's arrangement with Google ceases or is suspended; or
- for any other legitimate business reasonable reason.

08. Things you should know

- Google Pay, the Google Pay Logo, Google Play and the Google Play logo are trademarks of Google LLC.
- 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.