



hummm – GOOGLE PAY TERMS OF USE

IMPORTANT WARNING: Anyone who can unlock your Device may be able spend money using your Device and cause you loss.

1 Terms of Use

When you activate your Digital Card you agree to these Terms of Use. These Terms of Use apply in addition to your hummm Contract and App Terms.

2 Your responsibilities and liability

- 2.1 You must not allow anyone else to use your Digital Card. You must keep your Passcode confidential and if it is a code it must not be obvious or easily guessed.
- 2.2 You must keep your Device secure and locked when not in use and you must remove any Digital Card before you give your Device to someone else or dispose of it.
- 2.3 Unless an applicable law provides that you are not, you are liable for loss associated with a Digital Card linked to your Account.
- 2.4 In the sections of the App Terms which deal with your liability in case of an unauthorised use of your Access Code (as defined in the App Terms), each reference to 'Access Code' includes a reference to your Passcode and each reference to a device includes your Device.
- 2.5 You must tell us immediately if:
 - (a) you suspect fraud with your Digital Card or Wallet; or
 - (b) you lose your Device, it is stolen or its security is compromised.

Call **1800 088 151** immediately (24/7).
- 2.6 Anyone who can unlock your Device may be able spend money using your Device. If you permit anyone else to use your Passcode on your Device you authorise that person to transact on your Account. Transactions they make will not be unauthorised hummm Purchases and they could cause you loss.

- 2.7 If you add your Digital Card to a Device and have other Devices sharing the same Google account this may enable users of the other Devices to see information about your Digital Card. Please contact Google for more information.

- 2.8 We may send a verification code to your Device to complete a transaction. You must not disclose that verification code to any other person.

3 Using a Wallet

- 3.1 We will only let you register a Digital Card to a Wallet if we verify your identity and we choose to let you.
- 3.2 You can use your Digital Card where Mastercard is accepted to request an Amount of Credit in accordance with your hummm Contract.
- 3.3 Google Pay is provided by Google under their terms and conditions. Contact Google if you have questions about how to use Google Pay. We are not liable for the use or availability of Google Pay, a Device, or a reduced level of service caused by communications and network providers.
- 3.4 We are not responsible for loss or inconvenience:
 - (a) caused by a merchant not accepting payment from a Wallet or Mastercard; or
 - (b) if there is a security breach enabling access to your Wallet or use of it.

4 Fees

We do not charge fees for using your Digital Card but you will have to pay fees and charges under your hummm Contract for hummm Purchases.

5 Suspending or cancelling your Digital Card

- 5.1 We can stop, suspend or cancel your use of your Digital Card. We might do this if we suspect fraud with your Digital Card, if you have an overdue balance on your Account or if Google or someone else tells us to or for any other reason.
- 5.2 Where reasonably practicable, we will give you 20 days' notice prior to suspension or cancellation of

your card. Otherwise we will give you notice as soon as reasonably practical afterwards.

- 5.3 We may stop supporting your Digital Card at any time. You may remove your Digital Card from your Wallet by following Google's removal process at any time.

6 Your information and contacting you

- 6.1 We will collect, use and share your information (including personal information) in accordance with the humm Privacy Policy. We will collect information from Google to verify you, to ensure your Digital Card functions with Google Pay, to manage fraud, or to provide better service to you. You agree to your information being shared under this clause 5.3 by registering your Digital Card with Google Pay.

- 6.2 We may share your information:

- (a) with Google, retailers and the applicable card scheme to facilitate any humm Purchase you initiate with your Digital Card; and
- (b) to notify you about your humm Purchases, or to assist Google in improving Google Pay.

We are not responsible for any loss, injury or harm resulting from Google's use of your information.

- 6.3 We may communicate with you electronically and this constitutes notice under these Terms of Use.

7 Changes we can make

- 7.1 Subject to clauses 7.2 and 7.3, we may change these Terms of Use by giving you notice. By keeping a Digital Card in your Wallet you agree to any changes we make.

- 7.2 We may make changes required to restore or maintain the security of a system or facility without notice.

- 7.3 We will give you 20 days' notice of changes which:
- (a) enable a charge for use of Google Pay;

- (b) increase your liability for loss relating to humm Purchases using Google Pay; or
- (c) impose, remove or change any limit on your use of Google Pay.

- 7.4 The current Terms of Use will be available at shophumm.com/au/mobile-terms-of-use.

8 Definitions

In these Terms of Use:

Amount of Credit has the meaning of that term in the humm Contract.

App Terms means the terms and conditions applicable to the humm App which are available at shophumm.com/au/mobile-terms-of-use.

Device means a device we let you register your Digital Card on.

Digital Card means an encrypted Mastercard issued by humm kept in encrypted form on your Device.

Google means Google Payment Australia Pty Ltd ABN 33 122 560 123 and its related bodies corporate.

Google Pay means Google's mobile payment service you can use on your Device.

humm means humm BNPL Pty Ltd (ABN 28 129 228 986).

humm Contract means the terms and conditions applicable to your humm account which are available at shophumm.com/au/terms-and-conditions.

humm Purchase means any transaction where we provide you an Amount of Credit under your humm Contract.

Passcode means a:

- (a) code used to unlock your Device; or
- (b) biometric identifier used to unlock your Device.

Wallet means the Google Pay app on your Device.