Terms of Use for using Apple Pay

Terms of Use for using Apple Pay with our cards

You can use Apple Pay with most Virgin Money debit and credit cards. We'll let you know if you can use it with your card.

Why pay with Apple Pay?

Apple Pay lets you make all sorts of payments – contactless, in-app and other kinds of digital commerce that may be introduced by Apple – with just a touch of any Apple Pay supported device. It's safe because your registered card details aren't shared – or even on your device. And it's becoming more and more universal, with over 1 million outlets already supporting it.

Terms of Use

Please read these Terms of Use and keep them safe. You'll need to agree to them before you use Apple Pay. If there are any changes, we'll let you know. When we say "we", "us" and "our" we mean Nationwide Building Society (trading as Virgin Money).

These Terms of Use apply in addition to any other agreements you may have with us, including any that relate to our current accounts, saving accounts and credit cards. All payments you make using Apple Pay will be subject to those terms. Apple may also have their own terms and conditions and privacy policies – you're subject to those when you give them your personal information, use their services or visit their websites.

Getting ready to roll

To use Apple Pay, you'll need a valid card (which has not been blocked or cancelled) and a supported Apple device. Apple has its own limitations and requirements which you can read about at www.apple.com/uk/apple-pay. You can register more than one card on the same Apple device and also register the same card on different Apple devices.

For personal debit cards, joint account holders will remain jointly liable for all transactions and use of the card account (including use of the card by any additional cardholder).

For personal credit cards, you agree that the primary account holder will remain responsible for all transactions and uses of the card account. This includes use of the card by any additional cardholder or third parties that either the primary account holder and / or any additional cardholder gives access to. This also covers misuse of the card or Apple Pay.

Where a business debit or credit card has been provided to you at the request of a business which opened an account with us (the "Business"), Apple Pay may only be used for authorised business use as defined between you and the Business. You will be acting as an agent of the Business when using Apple Pay.

For business debit and credit cards, the Business will be responsible for all transactions you authorise using Apple Pay.

The Business will also be responsible for all uses and transactions made by third parties that either the Business and / or you give access to, including if these third parties misuse any card or Apple Pay.

If the account holder(s) or any additional cardholder gives any third party access to their card, the account holder(s) will be responsible for all uses and transactions that the third party makes, including any misuse of the card or Apple Pay.

How it works

The terms relating to the current account, saving account or credit card we provide to you will apply to payments made with Apple Pay in the same way as for any other payment.

To pay for a product or service through Apple Pay, you simply:

1. Select your card on your Apple device; and
2. Place the device near the merchant's contactless point- of-sale terminal or reader.

Or you can use your card for any in-app or other digital commerce purchase.

You'll need to use Touch ID or your 6-digit passcode for your Apple device to make payments. To pay with an Apple Watch, double click the side button and hold the display up to the contactless point of sale terminal.

Before you register for Apple Pay, check that only your fingerprints are registered on your Apple device. These fingerprints will then be authorised to make transactions.

If anyone else's fingerprints are used to unlock or make transactions on your Apple device, we'll assume they were authorised by you.

See what you're spending

You'll be able to review your most recent transactions within your Apple wallet on your Apple device. Transactions using Apple Pay will also be shown on statements and via our other banking channels as either "card" or "wallet" transactions.

We may send you notifications about your use of Apple Pay from time to time. You can turn these off either through the settings on your Apple device or within the section of your Apple wallet relating to your card.

Keeping your account safe

The terms relating to the current account, saving account or credit card which we provided to you set out what you need to do to keep your security details and security devices safe. Those requirements also apply when you are using your card with Apple Pay.

There are some specific additional precautions that you must take when you register your card with Apple Pay. For this, you will need to:

- Keep the Apple device where your card is registered safe to prevent fraudulent use. This includes security details such as your passcode and fingerprint ID

Continued overleaf...

- Choose a device passcode that cannot be easily guessed by anyone else
- Never tell anyone else your passcode
- Store only your fingerprint within your Apple device
- Never leave your Apple device unattended
- Let us know if one of your cards has been registered without your knowledge
- Before dispensing with an old Apple device, delete your card and all personal information
- Never disable any security features on your Apple device
- Change any security details you think may have been compromised.

Once you are registered for Apple Pay, should your Apple device or security details get lost, stolen or used without your consent, please call us immediately. You'll find the telephone number on the back of your card. If your Apple device has been lost or stolen, you can use Apple's Find My iPhone feature.

Charges

We will not charge you for making transactions using Apple Pay. You will still be liable for any other charges relating to the account or card which apply. You may also incur charges from third parties such as data usage fees.

Your Personal Information

When you use your card with Apple Pay, your personal information will be processed in accordance with our privacy notice. You can view a copy of this on our website at virginmoney.com/privacy

Using your card with Apple Pay involves the electronic transmission of personal information through third party connections. Because we do not operate or control these connections, we cannot guarantee the privacy or security of these data transmissions.

Stopping the Apple Pay Service

You may stop your card being usable with Apple Pay at any time. Simply press "remove card" on your Apple device.

We reserve the right to suspend or discontinue for any reason offering or supporting your card with Apple Pay, or to withdraw our participation in the Apple Pay service.

Availability of the Apple Pay Service

We don't operate the Apple Pay service and have no control over their operations. So, we will not be liable to you for any circumstances that interrupt, prevent or otherwise affect the use of your card with Apple Pay. This includes the Apple Pay service being unavailable and problems with your wireless service such as network delays, unavailability or system outages.

We are not responsible for, and provide no support or assistance for third party hardware, software or other products or services including Apple Pay or your Apple device. If you have any questions or issues with a third party product or service, contact their customer support and assistance.

We'll keep you posted

We reserve the right to revise these Terms of Use at any time because of:

- Changes we make for your benefit
- Changes in the law or regulations
- Changes to services we provide to you or to Apple Pay
- Changes necessary to make the Terms of Use easier to understand or fairer to you or to correct a mistake.

We will give you reasonable notice of any changes and the updated Terms of Use will be available on your Apple device by accessing your card within the Wallet.

If you do not accept any revisions made to these Terms of Use, you can remove any of your cards from Apple Pay at any time by pressing the "remove card" button in Apple Pay.

You agree that the Apple Pay features and functionality of your card may be automatically updated or upgraded without notice. At any time, we may decide to expand, reduce or suspend the type and/or amounts of transactions allowed with your card via Apple Pay, or to change the enrolment process.

Any questions?

You'll find more information about using Apple Pay at www.apple.com/uk/apple-pay

If you have any questions or issues about Apple Pay (apart from the use of your card), try www.apple.com/uk/apple-pay

You also agree to receive notices (including notices of changes to the Terms of Use) and other communications about Apple Pay from us, using the details we have on record for your card in the following ways:

- By push notification or text message (MMS / SMS) to your Apple Device or mobile phone number
- By email
- Using the messaging capabilities of Apple Pay
- In writing.

Apple Pay is a service provided by Apple. When we refer to Apple in these Terms of Use we mean Apple Distribution International (an Irish unlimited corporation having its principal place of business at Holly Hill Industrial Estate, Cork, Ireland) and Apple Inc. (a California corporation, having a principle place of business at 1 Infinite Loop, Cupertino, California 95014).

Apple, Apple Pay, Apple Watch and Touch ID are trademarks of Apple Inc., registered in the US and other countries.

All the information we give you and all communications between you and us will be in English.

These Terms of Use are governed by the Law that applies to your applicable current account, saving account or credit card which is being used with Apple Pay.

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