

## Terms and conditions for using your Debit Card with Google Pay

These Terms and Conditions ("Google Pay Terms") apply to the use by you, the "customer", of the ICICI Bank UK PLC. These should be read in conjunction with the Personal Banking, our Website Terms of Use, Privacy Policy. If there is any inconsistency between these Terms and Conditions and other terms and conditions mentioned above, then these Terms and Conditions will take priority and apply. For your own benefit and protection, you should read these Terms and Conditions carefully and keep a copy for your records. If you do not understand any of the Terms or Conditions, please contact us for further information. These Terms and Conditions are also available on our Website.

### 2. Definitions In these terms and conditions:

"Card" means the ICICI Bank UK debit card. You have registered to use with Google Pay

"Card Account" means the ICICI Bank account linked to your Card

"Device" means your Android phone or other device with access to Google Pay. This could be your tablet or watch.

"Google" means Google Ireland Limited

"Third Party Agreements" means your Device provider, your Wireless Carrier and any other third party services or websites incorporated into Google Pay, which have their own terms and conditions and privacy policies.

"Wireless Carrier" means the customer's service provider which provides their mobile phone connection to the mobile network for the Device to operate.

### 3. Important Information

It's important that you always:

- Keep your Device secure and with you
- Keep your Device passcode and Security Details secure and only known by you

### 4. About Google Pay

Google Pay is a way for you to pay for things using your Device. To get started you'll need to add your card details to your Google Wallet. You'll find this on your Device. When you've added your card details you can begin to pay for things using the Card on your Device.

You'll be able to see your recent transactions in the Google Wallet.

### 5. Registration and usage on Google Pay

You can add your ICICI Bank UK's debit card to your Google Wallet.

We may allow you to add the same card to a number of other Devices. Your Device provider may impose limitations or restrictions to Google Pay or have minimum software and hardware requirements.

We may allow cards belonging to other ICICI Bank debit card holders to be added to the same Device.

## 6. Card changes or stopping of the Google Pay

If we replace your Card, we'll link your new card to Google Pay automatically.

If you don't want to use Google Pay any more, just remove your Card from the Google Wallet.

## 7. Charges

We won't charge you any extra for using your Card with Google Pay.

## 8. Limits or Restrictions

To use Google Pay you must:

- use an ICICI Bank UK debit card
- add your card to Google Wallet on an eligible device

## 9. Additional information

Your Card and the Card Account also have terms and conditions (Personal Banking). These will still apply when you use Google Pay to pay for things. Google may also ask you to agree to their Google Pay terms of service.

Remember that Google Pay is provided by Google and not by us. So we're not responsible for any service, information, software or hardware that Google or any other third party provides you with. We're also not responsible for any failures or faults, or any security, availability or performance issues that affect or relate to Google Pay or to your Device.

## 10. Protection and Security

If your Device is lost, stolen or is used without your consent: or

if your Device or security details have been lost or stolen; or

if you think that someone has found out what your security details are

Contact us as soon as possible.

If you get a new Device, please delete all your cards and other personal information from your old Device. To do this please follow your Device provider's instructions.

Don't tell anyone your passcode or any other security details for your Device or Google Pay. We'll never ask you for them, so don't share them with anyone. If you do, please contact us as soon as possible. The numbers to use are in the How to Contact Us section below.

## 11. Information about you

Please read your Google Pay terms of service (including the privacy policy) so that you understand how Google collects and uses your information. We get information about you from Google to verify your identity, check your eligibility, and to prevent fraud.

We have to share information about your transactions with Google, so that it can develop and improve its technology. This information is statistics about how customers have been using Google Pay in general. It doesn't identify you.

Sometimes we may contact you about Google Pay by email, text, other messages, telephone or post. Sometimes, these may be marketing messages.

For more details on how and why we use your information, including your rights in relation to your personal data, and our legal grounds for using it, please read our guide on controlling your data and privacy

For other queries please see the contact details in the Card Account terms and conditions.

## 12. Applicable Law

These Terms and Conditions are governed by English law and any dispute between you and us will be subject to the non-exclusive jurisdiction of the courts of England and Wales.