

Apple Pays Conditions of Use

When you add your Visa card onto your Apple device you are agreeing to these Conditions of Use.

These Conditions of Use form part of the Credit Unions Account & Access Facility Conditions of Use dealing with electronic payments. Here are the links to the Account & Access Facility Conditions of Use for Community First Credit Union, Northern Beaches Credit Union and Easy Street.

- <https://www.communityfirst.com.au/support/important-information/disclosure-documents>
- <https://www.nbcu.com.au/about-us-disclosure-documents-2.html>
- <https://www.easystreet.com.au/conditions-of-use>

Instructions on how to add your Visa card to your Apple device, or remove it, and how to use Apple Pay on your device, are set out at:

- <https://www.communityfirst.com.au/tools/apple-pay>
- <https://www.nbcu.com.au/access-apple-pay.html>
- <https://www.easystreet.com.au/apple-pay>

Security of your Apple device

You must take reasonable steps to prevent unauthorised access to your Apple device. Anyone who accesses your Apple device could use it to make transactions on your Visa card. You must ensure that:

- only your fingerprint, and no-one else's, is registered in your Apple device
- you do not allow anyone else's fingerprint to remain registered on your Apple device after you have loaded your Visa card
- you keep your Apple device safe and secure
- you lock your Apple device when you are not using it or when you are leaving it unattended
- you install up-to-date anti-virus software on your Apple device
- you remove the Visa card details from your Apple device before disposing of it.

If you allow another person's fingerprint to be registered on your Apple device, or you share the device's passcode, you will be taken to have authorised that person to carry out transactions from your Apple device. .

WARNING: These transactions will be taken as yours and could lead to your incurring significant loss.

Steps you can take to protect your Apple device:

- **remove someone else's fingerprint registered to your Apple device**
- **change the pass code to access your Apple device**
- **delete or suspend your Visa card from Apple Pay**

For the purposes of the ePayments section of our Credit Union Account & Access Facility:

- 'pass code' includes the pass code to your Apple Device
- the pass code security requirements that apply to the pass code of your Visa card also apply to the pass code to your Apple device.

Apple Pay provided by Apple

Community First is not responsible for the functionality of the Visa card on your Apple device other than supplying information to Apple to enable you to use the Visa card on your Apple device. Apple is responsible for your Apple device's ability to communicate your Visa card details at eftpos terminals.