



GOOGLE PAY TERMS AND CONDITIONS

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INTRODUCTION

The following Terms and Conditions ("Terms") constitute an agreement between you and the Card Issuer governing your access to and use of your Card through Google Pay / Google Wallet on a compatible Android Device.

By registering your Card for use in Google Pay, or permitting another Cardholder to add a Card linked to your Account to Google Pay, you confirm that you have read, understood, and agreed to be bound by these Terms. If you do not agree, you must immediately cease all use of your Card in connection with Google Pay and remove your Card from the Google Pay wallet.

These Terms shall be read together with the PALREMIT Payment Card Terms and Conditions ("Agreement") available on the PALREMIT platform. In the event of any inconsistency relating specifically to the use of your Card through Google Pay, these Terms shall prevail.

Your use of Google Pay is also subject to the applicable terms issued by Google, which operate independently and do not override these Terms.

ELIGIBILITY/ENROLMENT

Google Pay is available to eligible Cardholders for the purpose of making payments using a compatible Android Device at:

- contactless (NFC-enabled) merchants; and/or
- online or in-app merchants that accept Google Pay.

To add your Card to Google Pay, you must register your Card via the Google Pay application (including manual entry or scanning); and complete any required authentication steps, including one-time password (OTP) verification (“Additional Authentication”).

Your enrolment may be declined where:

- the Card is not eligible;
- authentication fails; or
- the Card or Account is not in good standing, as determined at our sole discretion.

Google may impose limits on the number of Cards stored on a Device. We may also impose limits on the number of Devices linked to a Card.

Where multiple Cards exist under a single Account, each Card must be enrolled separately and subject to independent authentication.

Upon successful enrolment, a unique tokenized number (“Device Card Number”) will be assigned to your Card for use in Google Pay. This number is used for transactions instead of your actual Card details.

Your use of Cards through Google Pay

You may use Google Pay to authorize transactions using your Card by:

- tapping your Device at contactless terminals; or
- completing payments within applications or online platforms.

The use of your Device and associated authentication (including passcode, PIN, or biometric authentication such as fingerprint or facial recognition) shall constitute valid authorization of a transaction.

You acknowledge and agree that:

- all transactions initiated through Google Pay are deemed authorized by you;
- you are responsible for all transactions carried out using your Device;
- sharing your Device or authentication credentials constitutes authorization for such use.

Transaction records displayed within Google Pay are for reference only and may not reflect final settled amounts. Your official Card statement shall prevail in case of any discrepancy.

Renewal or replacement of your Card shall not affect its enrolment in Google Pay.

Security and Device Obligations

You must:

- keep your Android Device secure at all times;
- enable appropriate security protections (e.g. passcode, biometric authentication);
- ensure your Device is not compromised, modified, or rooted/jailbroken.

You must not:

- disclose your authentication credentials to any third party;
- store sensitive authentication data in an insecure manner;
- register third-party biometric identifiers on your Device.

Where biometric or passcode access is granted to another person, you shall be deemed to have authorized that person to use your Card via Google Pay.

You must take all reasonable steps to prevent fraud, including immediately notifying us if:

- your Device is lost or stolen;
- your credentials are compromised; or
- unauthorized use is suspected.

You shall remain liable for all transactions until such

notification is made, except where otherwise determined by us in accordance with applicable law.

Fees and Charges

All fees, charges, and applicable costs relating to your Card under the Agreement shall continue to apply when using Google Pay.

We do not currently charge additional fees for Google Pay usage but reserve the right to introduce such fees upon prior notice.

You shall be responsible for any third-party charges, including mobile data, SMS, or telecommunications fees incurred through your use of Google Pay.

Suspension and Termination of Google Pay

We reserve the right, at our sole discretion and without prior notice, to:

- suspend, restrict, or terminate your ability to use your Card through Google Pay;
- limit transaction types or amounts;
- modify eligibility requirements.

Where your Card or Account is suspended or terminated, you will no longer be able to use it through Google Pay, regardless of whether it remains visible on your Device.

Authorization to Collect and Share Data

You consent to the collection, use, storage, and sharing of your information for purposes including:

- transaction processing;
- fraud detection and prevention;
- regulatory compliance;
- service improvement.

Such data may be shared with:

- Google and its service providers;
- payment networks (e.g. Visa);
- regulators and authorized third parties.

Any data shared directly with Google or other third parties shall be governed by their respective privacy policies.

Merchant Relationships and Disclaimers

We are not responsible for:

- the quality, delivery, or performance of goods or services purchased through Google Pay;
- any offers, promotions, or benefits provided by merchants.

All disputes relating to purchases shall be resolved directly between you and the merchant.

Changes to Terms and Conditions

We may amend these Terms from time to time by providing reasonable notice. Continued use of your Card in Google Pay after such notice constitutes acceptance of the revised Terms.

Intellectual Property

All intellectual property rights in Google Pay and related services are owned by Google or its licensors. Nothing in these Terms grants you any ownership rights in such intellectual property.

Disclaimers of Warranty

Google Pay is provided by Google, and we do not guarantee its availability, performance, or security.

We shall not be liable for any delay, interruption, or failure arising from the use of Google Pay or your Device.

Limitation of Liability

To the maximum extent permitted by law, we shall not be liable for any loss arising from:

- your use or inability to use Google Pay;
- unauthorized access due to failure to secure your Device;
- third-party systems, devices, or services.

Indemnity

You agree to indemnify and hold us harmless from any claims, losses, or liabilities arising from:

- your breach of these Terms;
- misuse of Google Pay;
- unauthorized use of your Device due to your negligence;
- violation of any applicable law.

Removal of your Card from Google Pay

You may remove your Card from Google Pay at any time by following the instructions within the application.

You must remove your Card before disposing of your Device.

Removal of your Card from Google Pay does not terminate your Card or Account.

Severability

If any provision of these Terms is found to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.

Governing Law

These Terms shall be governed by the same law applicable to the Agreement.

Definitions

All capitalized terms not defined herein shall have the meanings given in the Agreement.



For the purposes of these Terms:

- “Android Device” means a compatible device running the Android operating system approved for use with Google Pay.
- “Google Pay / Google Wallet” means the digital wallet and payment service provided by Google.
- “Device Card Number” means a tokenized number assigned to your Card for use in Google Pay.
- “Card Issuer”, “we”, “us” means the licensed financial institution issuing the Card.
- “You” means the Cardholder or authorized user of the Card.

Conclusion

In summary, these Terms establish the conditions under which your Card may be securely accessed and used through Google Pay. By enrolling and using your Card in Google Pay, you accept full responsibility for all transactions authorized on your Device, including those arising from the use of your authentication credentials. It is essential that you maintain the security of your Device and promptly report any loss, compromise, or unauthorized activity to mitigate potential risks.

These Terms operate alongside the PALREMIT Payment Card Terms and Conditions and, where applicable, take precedence in matters specific to Google Pay usage. Continued use of your Card within Google Pay constitutes ongoing acceptance of these Terms, which may be updated from time to time. Where you do not agree with any changes, you must discontinue use and remove your Card from Google Pay.

<p>I hereby certify this document is a true and correct original copy</p> <p>Authorized by me Date: Signature:</p> <p></p> <p></p>
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