





Prezzy Digital Wallet Terms & Conditions

Introduction. These Digital Wallet Terms apply when you use your Prezzy Card with a supported digital wallet (like Apple Pay or Google Pay). They work alongside the full Prezzy Card Terms & Conditions, available at <https://www.prezzycard.co.nz/terms-and-conditions>. Prezzy Cards are issued by epay New Zealand Limited (“**epay**”, “**we**”, “**our**”, or “**us**”). By purchasing or using a Prezzy Card, you agree to these Terms and Conditions (“**Terms**”) and the applicable fees (“**Fees**”) listed on our website: <https://www.prezzycard.co.nz>. If you need help, you can reach our customer service team at:

 0800 450 509 (within New Zealand)

 +64 4 803 1640 (from overseas)

1. Enabling and Managing Prezzy Card Use in Digital Wallets. Prezzy Cards may be added to supported digital wallet applications, such as Apple Pay and Google Pay, on compatible Android and Apple devices. The following conditions apply:

- 1.1 You may add an eligible Prezzy Card to a digital wallet application, provided your device and wallet are compatible.
- 1.2 The digital wallet provider (e.g., Apple or Google) will conduct a verification process when you attempt to add your Prezzy Card.
- 1.3 Upon successful verification, you may use your Prezzy Card to make purchases at participating merchants that accept digital wallet transactions.
- 1.4 You must designate a default card within your digital wallet. Unless you actively select an alternative card at the time of purchase, all transactions will be charged to the default card.

2. Apple Pay and Google Pay Service.

Apple Pay and Google Pay are digital wallet services operated by Apple and Google, respectively. epay facilitates the use of Prezzy Cards by securely transmitting your information to Apple or Google. However, epay does not operate or control these services and therefore disclaims responsibility or liability for any loss arising from i) any error, malfunction, or unavailability of Apple Pay, Google Pay, or any associated Apple or Android device; or ii) any merchant’s refusal or failure to process transactions via Apple Pay or Google Pay.

3. Collection and Use of Information for Digital Wallet Services.

3.1 When you set up and use a digital wallet (e.g., Apple Pay or Google Pay), epay may collect and exchange personal information with the relevant digital wallet provider and other third-party service providers, including Visa Worldwide Pte Limited. This is done solely for the purpose of enabling and supporting the use of your Prezzy Card within the digital wallet environment. The digital wallet provider may share with epay certain information, including but not limited to your device details (such as phone number and device type) and location data (if location services are enabled on your device). By using a digital wallet, you acknowledge and consent to the following. epay may use the information provided by the digital wallet provider for the following purposes:

- ❖ To enable and support the use of your Prezzy Card;
- ❖ To provide customer service and support;

- ❖ To resolve disputes and manage inquiries;
- ❖ To facilitate internal operations such as accounting, auditing, billing, reconciliation, and collections;
- ❖ To enhance and personalise the user experience;
- ❖ To detect, prevent, and manage fraud and other security risks;
- ❖ To comply with applicable laws, regulations, and regulatory requests, including those under the Privacy Act 2020;
- ❖ epay may disclose to the digital wallet provider and its service providers information about you and your use of the digital wallet, including (a) Transactional data related to your use of the digital wallet; and (b) Personal information necessary to identify you and enable the setup of your Prezzy Card (such as your name, address, and phone number).

3.2 The digital wallet provider may use the information provided by epay for purposes including:

- ❖ Enabling the setup and use of the digital wallet;
- ❖ Providing transaction visibility and related information;
- ❖ Ensuring security and detecting fraud;
- ❖ Complying with applicable legal and regulatory obligations;
- ❖ Responding to government or regulatory inquiries;
- ❖ Operating, managing, and improving the digital wallet service;
- ❖ Conducting business performance analysis and reporting;
- ❖ Performing aggregate-level ad attribution analysis;
- ❖ Mapping service usage to improve functionality; and
- ❖ Deriving insights for reporting on user acquisition and engagement.

3.3 epay may also collect, use, disclose, and manage your personal information in accordance with other applicable epay New Zealand terms and conditions governing the use of Prezzy Card products and services. Your personal information will be held by epay at 5a Pacific Rise, Mt. Wellington, Auckland 1060, or by authorised third-party service providers. You have the right to access and request correction of your personal information in accordance with the Privacy Act 2020.

4. **Security Requirements.** You are responsible for maintaining the security of your device. Any person who gains access to your device may be able to make transactions using your Prezzy Card. You must take reasonable precautions to ensure that your device's unlock credentials such as pattern, passcode, or biometric identifiers are kept secure and confidential. If you fail to comply with the security obligations outlined in this clause, you may be deemed to have caused or contributed to any loss resulting from the unauthorised use of your Prezzy Card. In such cases, epay New Zealand Limited will not be liable for any resulting loss or damage. You must ensure that:

- ❖ Any password or passcode used to access your supported device is strong, secure, not easily guessed (e.g., avoid using your date of birth), and not shared with any other person;
- ❖ No other person's biometric identifiers (e.g., fingerprint, facial recognition) are registered on your device;
- ❖ Your device is not left unattended, is locked when not in use, and has up-to-date antivirus or security software installed;
- ❖ You only use your own device or a device you are authorised to use, and not a shared or public device; and
- ❖ Any Prezzy Card stored on your device is removed before you dispose of, sell, or transfer the device.

5. **Reporting a Problem.** You are responsible for regularly reviewing your transaction history to ensure that all transactions are accurate and authorised. Prompt review helps identify any errors or unauthorised activity at the earliest opportunity. If you identify any discrepancies, errors, or unauthorised transactions, you must notify epay immediately by calling our customer support team on (+64) 09 888 6792 or 0800 450 509. Timely notification is essential to assist in the investigation and resolution of any issues and may affect your rights under New Zealand law.

6.

epay's Right to Restrict or Terminate Digital Wallet Access. epay reserves the absolute right to suspend, restrict, or terminate your ability to use an eligible card with a digital wallet at any time, with or without prior notice. This right may be exercised at epay's sole discretion, including (but not limited to) the following circumstances:

- ❖ You are in breach of these terms and conditions;
- ❖ epay detects or reasonably suspects unauthorised, fraudulent, or suspicious activity involving your card or digital wallet; or
- ❖ epay is required to do so by law, regulation, or at the direction of a regulatory or governmental authority.

In all such cases, epay shall not be liable for any loss or inconvenience you may incur as a result of the suspension or termination.

7. **Trademark Acknowledgements.** Apple, Apple Pay, and related marks are trademarks of Apple Inc., registered in the United States and other countries and regions. Google and Google Pay are trademarks of Google LLC, registered in the United States and other countries and regions. All other trademarks are the property of their respective owners.

8. **Changes to Terms and Conditions.** epay reserves the right to amend these terms and conditions at any time, at its sole discretion. Any changes will be communicated through one or more of the following methods: direct communication, public notice (including media announcements), updates on epay's official website, or other forms of electronic communication. Continued use of your Prezy Card with a digital wallet following such notification constitutes your acceptance of the amended terms. epay may, at its discretion, require you to confirm your acceptance of the updated terms in order to continue using your Prezy Card with a digital wallet.