

Prezzy Digital Wallet Terms and Conditions

Introduction. These Digital Wallet Terms and Conditions apply when you use your Prezzy Card (“**Card**”) with a supported digital wallet via Apple Pay or Google Pay (“**Wallet**”). They work alongside the full Prezzy Card Terms and Conditions, available at <https://www.prezzycard.co.nz/terms-and-conditions>. Cards are issued by epay New Zealand Limited (“**epay NZ**”, “**we**”, “**our**”, or “**us**”). By purchasing or using a 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)

Email: epayNZGSquery@epayworldwide.co.nz

1. Enabling and Managing Card Use in Wallets. Cards may be added to supported Wallets (Apple Pay and Google Pay), on compatible Android and Apple devices. The following conditions apply:

- 1.1 You may add an eligible Card to a Wallet, provided your device and Wallet are compatible.
- 1.2 The Wallet provider (Apple or Google) will conduct a verification process when you attempt to add your Card.
- 1.3 Upon successful verification, you may use your Card to make purchases at participating merchants that accept digital wallet transactions.
- 1.4 You must designate a default Card within your 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.

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

Collection and Use of Information for Digital Wallet Services. epay NZ shall not be liable for any loss or inconvenience you may incur as a result of the suspension or termination.

3. 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.

4. **Changes to Terms.** epay NZ reserves the right to amend these Terms and any applicable Fees 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 NZ's official website, or other forms of electronic communication. Where practical, epay NZ will provide at least fourteen (14) days' notice before changes take effect; however, epay NZ may implement changes with shorter notice or immediately where required for legal, regulatory, security, or operational reasons. Continued use of your Card with a Wallet following such notification constitutes your acceptance of the amended terms. epay NZ may, at its discretion, require you to confirm your acceptance of the updated terms in order to continue using your Card with a Wallet. Changes will not apply retrospectively unless required for legal or regulatory compliance.