



Terms of use for using Google Pay

Terms of Use for using GooglePay with our cards

You can now use Google Pay with the following cards:

- Clydesdale Bank, Yorkshire Bank and B debit and credit cards; and
- Some Virgin Money debit cards. We will let you know if you can use Google Pay with your card.

Why pay with Google Pay?

Google Pay lets you make all sorts of payments – contactless, in-app and other kinds of digital commerce that may be introduced by Google. It's safe because your registered card details aren't shared – or even on your device. And it's becoming more and more widely accepted, with more than 1 million outlets already supporting it.

Terms of Use

Please read these Terms of Use and keep them safe. You'll need to agree to them before you use Google Pay. If there are any changes, we'll let you know. When we say "we", "us" and "our" we mean Clydesdale Bank PLC, which also trades as Yorkshire Bank, B and Virgin Money.

These Terms of Use apply in addition to any other agreements you may have with us, including any that relate to our current accounts, saving accounts and credit cards. All payments you make using Google Pay will be subject to those terms. Google may also have their own terms and conditions and privacy policies – you're subject to those when you give them your personal information, use their services or visit their websites.

Getting ready to roll

To use Google Pay, you'll need a valid card (which has not been blocked or cancelled) and a supported Android device. Google has its own limitations and requirements which you can read about at www.support.google.com. You can register more than one card on the same Android device and also register the same card on different Android devices.

For personal debit cards, joint account holders will remain jointly liable for all transactions and use of the card account (including use of the card by any additional cardholder).

For personal credit cards, you agree that the primary account holder will remain responsible for all transactions and uses of the card account. This includes use of the card by any additional cardholder or third parties that either the primary account holder and / or any additional cardholder gives access to. This also covers misuse of the card or Google Pay.

Where a business credit card or debit card has been provided to you at the request of a business which opened an account with us (the "Business"), Google Pay may only be used for authorised business use as defined between you and the Business. You will be acting as an agent of the Business when using Google Pay.

For business debit cards and credit cards, the Business will be responsible for all transactions you authorise using Google Pay. The Business will also be responsible for all uses and transactions made by third parties that either the Business and / or you give access to, including if these third parties misuse any card or Google Pay.

If the account holder(s) or any additional cardholder gives any third party access to their card, the account holder(s) will be responsible for all uses and transactions that the third party makes, including any misuse of the card or Google Pay.

How it works

The terms relating to the current account, saving account or credit card we provide to you will apply to payments made with Google Pay in the same way as for any other payment.

To pay for a product or service with Google Pay, you simply:

1. Select your card on your Android device as your default card; and
2. When you're ready to pay, wake the device screen and place the device near the merchant's contactless point-of-sale terminal or reader.

Or you can use your card for any in-app or other digital commerce purchase.

Depending on the value and frequency of payments, you may need to enter your device screen unlock into your Android device to authorise the payment; for example your PIN, passcode, swipe pattern or fingerprint ID.

Before you register for Google Pay you must set up your device screen lock for your Android device (PIN, passcode, swipe pattern or fingerprint ID) as from time to time you may be prompted to enter your device screen unlock to authorise payments. If fingerprint ID is set up, you must check that only your fingerprints are registered on your Android device; if PIN, passcode or swipe pattern is set up you must ensure no other person knows this information. If the fingerprint of another person is used to unlock or make transactions on your Android device, or another party uses your PIN, passcode or swipe pattern to unlock or make transactions on your Android device, these will be assumed to be authorised by you.

See what you're spending

You'll be able to review your most recent transactions within your Android wallet on your Android device. Transactions using Google Pay will also be shown on statements and via our other banking channels as either "card" or "wallet" transactions."

Keeping your account safe

The terms relating to the current account, saving account or credit card which we provided to you set out what you need to do to keep your security details and security devices safe. Those requirements also apply when you are using your card with Google Pay.

There are some specific additional precautions that you must take when you register your card with Google Pay. For this, you will need to:

- Keep the Android device where your card is registered safe to prevent fraudulent use. This includes security details such as your passcode, PIN, swipe pattern or fingerprint ID
- Choose a device passcode, PIN or swipe pattern that cannot be easily guessed by anyone else
- Never tell anyone else your passcode, PIN or swipe pattern
- Store only your fingerprint within your Android device
- Never leave your Android device unattended
- Let us know if one of your cards has been registered without your knowledge
- Before dispensing with an old Android device, delete your card and all personal information
- Never disable any security features on your Android device
- Change any security details you think may have been compromised

Once you are registered for Google Pay, should your Android device or security details get lost, stolen or used without your consent, please call us immediately. You'll find the telephone number on the back of your card. If your Android device has been lost or stolen you can also use Google's Android Device Manager feature.

Charges

We will not charge you for making transactions using Google Pay. You will still be liable for any other charges relating to the account or card which apply. You may also incur charges from third parties such as data usage fees.

Your Personal Information

When you use your card with Google Pay, your personal information will be processed in accordance with our privacy notice. You can view a copy of this on our websites:

Clydesdale Bank: www.cbonline.co.uk/site-information/legal-privacy

Yorkshire Bank: www.ybonline.co.uk/site-information/legal-privacy

B: www.youandb.co.uk/terms-and-privacy

Virgin Money: www.virginmoney.com/privacy

Using your card with Google Pay involves the electronic transmission of personal information through third party connections. Because we do not operate or control these connections, we cannot guarantee the privacy or security of these data transmissions.

Stopping the Google Pay Service

You may stop your card being usable with Google Pay at any time. Simply press "remove card" on your Android device.

We reserve the right to suspend or discontinue for any reason offering or supporting your card with Google Pay, or to withdraw our participation in the Google Pay service.

Availability of the Google Pay Service

We don't operate the Google Pay service and have no control over their operations. So, we will not be liable to you for any circumstances that interrupt, prevent or otherwise affect the use of your card with Google Pay. This includes the Google Pay service being unavailable and problems with your wireless service such as network delays, unavailability or system outages.

We are not responsible for, and provide no support or assistance for third party hardware, software or other products or services including Google Pay or your Android device. If you have any questions or issues with a third party product or service, contact their customer support and assistance.

We'll keep you posted

We reserve the right to revise these Terms of Use at any time because of:

- Changes we make for your benefit
- Changes in the law or regulations
- Changes to services we provide to you or to Google Pay
- Changes necessary to make the Terms of Use easier to understand or fairer to you or to correct a mistake.

We will give you reasonable notice of any changes. Updated Terms of Use will be available on your Android device by accessing your card within the wallet.

If you do not accept any revisions made to these Terms of Use, you can remove any of your cards from Google Pay at any time by pressing the "remove card" button in Google Pay.

You agree that the Google Pay features and functionality of your card may be automatically updated or upgraded without notice. At any time, we may decide to expand, reduce or suspend the type and/or amounts of transactions allowed with your card via Google Pay, or to change the enrolment process.

Any questions?

You'll find more information about using Google Pay at www.google.com/pay

If you have any questions or issues about Google Pay (apart from the use of your card), try www.support.google.com

You also agree to receive notices (including notices of changes to the Terms of Use) and other communications about Google Pay from us, using the details we have on record for your card in the following ways:

- By push notification or text message (MMS / SMS) to your Android device or mobile phone number
- By e-mail
- Using the messaging capabilities of Google Pay
- In writing.

Google Pay is a service provided by Google. When we refer to Google in these Terms of Use we mean Google Ireland Limited located at Gordon House, Barrow Street, Dublin 4, Ireland.

Android, Google Pay and the Google Pay Logo are trademarks of Google Inc.

All the information we give you and all communications between you and us will be in English.

These Terms of Use are governed by the law that applies to your applicable current account, saving account or credit card which is being used with Google Pay.

**This document is available in large print, Braille and audio.
Please speak to a member of staff for details.**

www.cbonline.co.uk | www.ybonline.co.uk