

Qantas Money Credit Card Google Pay Terms and Conditions

Effective 8 September 2025



QANTAS
MONEY

These terms and conditions (“Terms and Conditions”) are an agreement between you and National Australia Bank Limited that governs your access to and use of your eligible Qantas Money Credit Card (“Credit Card(s)”, “Card” or “Cards”) linked to accounts (“Accounts”) domiciled in Australia through Google Pay.

The term “Google Pay” includes the Google Pay branded payment functionality, the card provisioning functionality, and display of transaction history. We will determine which Card product may be eligible for use through Google Pay.

Please review these *Terms and Conditions* before you decide whether to accept them and continue with the enrolment of your Qantas Money Credit Card to Google Pay. By registering or using your Card through Google Pay you agree to access and use your Card through Google Pay in accordance with these *Terms and Conditions*. If you do not agree to these *Terms and Conditions*, then you must not register your Card to, or use your Card in connection with, Google Pay. Use of Google Pay is at your discretion. You are not obliged to use Google Pay in connection with any of your Cards. Your use of Google Pay to purchase goods and services with your Card is also governed by the applicable Qantas Money Credit Card Terms and Conditions and Other Important Information (“Account Terms and Conditions”) that relates to your Card. Your use of Google Pay is subject to the terms and conditions set forth by Google and/or its affiliates (“Google”) with respect to the use of Google Pay, which will not change or override these *Terms and Conditions*.

Exercising our discretion and rights

We will exercise our rights and discretions that we have under these *Terms and Conditions* fairly and reasonably in the same way that we exercise our rights and discretions under the *Account Terms and Conditions*.

Eligibility/enrolment

About Google Pay

Google Pay is available to cardholders for the purposes of purchasing goods and services with a compatible device (including phone, tablet, wearable device) (“Eligible Device”) at:

- (1) near field communication (“NFC”) enabled merchants; and
- (2) an online merchant (whether in-app or through website),

who accepts Google Pay as a form of payment.

Google Pay allows you to use your *Eligible Device* to access and use your *Cards* to make such purchases

in place of presenting or using your physical *Card*. To add your to Google Pay, you must register your *Card* through Google Pay. You may be required to take additional steps to authenticate yourself before your *Card* is added to Google Pay, including providing the correct Online Authorisation Code (“OAC”) which will be sent to you by us via SMS on your registered mobile number with us (“Additional Authentication”). Due to the manner in which Google Pay operates, you may need to present your *Eligible Device* at a merchant when you return an item purchased using Google Pay on such *Eligible Device*.

Devices modified contrary to the software or hardware guidelines of a manufacturer, including by disabling hardware or software controls (sometimes referred to as jailbreaking), are not *Eligible Devices*. You acknowledge and agree that the use of a modified device to use your *Card* in connection with Google Pay is expressly prohibited and is grounds for us to deny your access to your *Cards* through Google Pay. You must promptly notify us if the device you enrolled to Google Pay is no longer an *Eligible Device*, for example because it has been jailbroken.

We have the discretion to approve or reject the addition of any *Card* to Google Pay and need not give you any reason for our approval or rejection. Your enrolment will be declined if the *Card* is not eligible for this service, you failed the authentication process, or if your *Card* or underlying *Account* is not in good standing or conducted in a proper or satisfactory manner as determined by us at our discretion, acting reasonably. For example, your enrolment may be declined where there is an unremedied default relating to the underlying *Account*, where we consider we need to do so to prevent the risk of fraud, or your underlying *Account* has been suspended or closed. Google Pay may limit the number of *Cards* that you may store in one *Eligible Device*, including phone, tablet or wearable device, from time to time which we cannot control. We may, however, limit the number of *Eligible Devices* in which the same *Card* can be stored to manage any risk.

Your use of Cards through Google Pay

You must keep your *Eligible Device* safe (including ensuring that the device is not modified contrary to the software or hardware guidelines of the manufacturer) and ensure that where your passcode or personal identification number is required to allow you to use your *Eligible Device* to access and use your *Cards* to make purchases through Google Pay, your passcode or personal identification number is not disclosed to any one and you must take all reasonable steps to prevent any fraud, loss or theft in respect of the *Eligible Device*.

If biometric details may be used to identify you or be used to grant access to the *Eligible Device* to access and use your *Cards*, you must not save a third

party's biometrics such as fingerprint ("biometric information") on the *Eligible Device*. In the event a third party's biometrics are saved on your *Eligible Device*, whether now or in the future, and such biometric details can be used to grant access to the *Eligible Device* to access and use your *Cards*, you acknowledge that such person, using his or her biometrics, will be able to access and use your *Cards* and make Purchases with *Google Pay* using your *Cards*, and the relevant transactions will be charged to the underlying *Account*.

If you enrol using personal identification number or passcode on *Google Pay*, the collection, storage, enrolment and access to *Google Pay* using your personal identification number or passcode will be made using the technology on your *Eligible Device*. Accordingly, when you log into *Google Pay* and choose to be verified using the technology on your *Eligible Device*, your personal identification number or passcode will be matched and verified against your *Eligible Device*'s technology. Your use of *Google Pay* is at your discretion. You are not obliged to use *Google Pay* in connection with any of your *Cards*.

You agree and acknowledge that the transaction history displayed in *Google Pay* in connection with use of your *Card* in *Google Pay* represents our authorisation of your *Google Pay* transaction using that particular *Eligible Device* and does not reflect any post-authorisation activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks.

Accordingly, the purchase amount, currency, and other details for your *Google Pay* transaction history in connection with use of your *Card* in *Google Pay* may not match the transaction amount that is ultimately cleared, settled, and posted to your *Card* statement. If there is any inconsistency between your *Card* statement and transaction history displayed in *Google Pay*, your *Card* statement shall prevail.

How we will contact you

As a condition of using your *Card* in connection with *Google Pay*, you acknowledge and consent to us sending notifications to you. If at any time you revoke this consent, we may suspend or cancel your ability to use your *Cards* in connection with *Google Pay* (for example, we may do so where we reasonably believe that such action is necessary to prevent a fraud affecting any person or to prevent you or us from any loss).

Privacy

- We use your information in accordance with the Qantas Money Credit Card Privacy Notice (which includes a link to the NAB Privacy Policy and the Qantas Privacy Policy). You can view the Qantas Money Credit Card Privacy Notice at: <https://www.qantasmoney.com/credit-cards/privacy>

- We will exchange personal information with Google and relevant card scheme networks for purposes related to the secure provision of *Google Pay* including fraud prevention, detection, identity and transaction authentication.
- We may also exchange information with Google and the relevant card scheme networks related to the set up, use and administration of *Google Pay*, including to update them with your new *Card* information.
- For Google's privacy policy visit <https://policies.google.com/privacy>

Merchant relationships and disclaimers

Merchants may present to you certain discounts, rebates or other benefits (e.g. free shipping) ("Offers") if payment is made through *Google Pay*. Such *Offers* are subject to certain terms and conditions between you and the relevant merchant, and may change at any time without notice to you. We will not be liable for any loss or damage as a result of any interaction between you and a merchant with respect to such *Offers*. Subject to applicable law and the *Account Terms and Conditions*, all matters, including delivery of goods and services, returns, and warranties, are solely between you and the applicable merchants. You acknowledge that we do not endorse or warrant the merchants that are accessible through *Google Pay* or the *Offers* that they provide.

Changes to these Terms and Conditions

We may revise these *Terms and Conditions* at any time. Any changes will not increase your liability for transactions already conducted using your *Card(s)* in *Google Pay*.

We may make changes to these *Terms and Conditions* as required to promptly restore or maintain the security of a system or individual facility without prior notice. We will notify you of such changes as soon as practicable.

We may make any other changes to the terms applying to the use of your *Card* in *Google Pay*. We will notify you of these changes electronically (including publishing on our website) or by advertisement or other appropriate method before the change takes place.

Security and your liability

If you share your passcode with any other person or allow another person's *biometric information* to be saved on your device, you are taken to have authorised that person to transact on your account using Google Pay. This may mean that the account holder is liable for all transactions initiated by that person. You acknowledge that this can result in significant loss or liability to the account holder.

If you register your Card with Google Pay, you are responsible for ensuring that:

- i. The Google Pay wallet is not shared with anyone and is used only by you;
- ii. You keep the passcode for the *Eligible Device* in the same way as you would safekeep a banking password or PIN secure, including by:
 - (a) not sharing it with anyone;
 - (b) not carrying a record of it with an *Eligible Device* or anything liable to be stolen with an *Eligible Device* (unless a reasonable effort is made to protect the security of it);
 - (c) not choosing a passcode that can be guessed easily, such as your date of birth or an alphabetical passcode that is a recognisable part of your name; and
 - (d) not failing to protect the security of the passcode;
- iii. You keep the *Eligible Device* safe and secure (including by locking it when not in use or when it is unattended to the extent that is reasonable and by installing up-to-date anti-virus software on it e.g. by ensuring that you update the operating system of your device when recommended by the manufacturer including to protect your device);
- iv. You remove any Cards from the *Eligible Device* before disposing of the *Eligible Device*; and
- v. No other person saves their *biometric information*, such as their fingerprint, on your *Eligible Device* if the *biometric information* can be used to grant access to your device and use your Cards.

If your *Eligible Device* is lost, stolen or misused or you believe someone whom you have not authorised (including someone whom you were induced by fraud to authorise) has access to your *Eligible Device* and knows your passcode, you should immediately remove your Card(s) from Google Pay.

You should immediately notify us if your *Eligible Device* mobile service is suddenly disconnected without your permission (which may indicate your *Eligible Device* and/or your Card(s) added to Google Pay has/have been subject to unauthorised use or access).

Removal of your Cards from Google Pay

You can find instructions on how to remove your Card from Google Pay, at <https://support.google.com/googlepay>. Removing your Card from Google Pay will not affect your ability to use your Card other than through Google Pay.

At any time, you can remove or suspend your Card from Google Pay by contacting us.

Severability

If law makes a term of the contract illegal, void or unenforceable, we both agree that the term remains, but will be read down so that this doesn't occur. If this can't be done, you and we agree that only the affected term is to be excluded and the rest of the contract should not be affected.

Governing law

These conditions are to be interpreted in accordance with Australian laws. You agree to use only Australian courts, tribunals or other dispute resolution bodies if there is a dispute relating to these conditions.

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