

bunq

Terms and conditions

Apple Pay



How does it work?

We will automatically add a virtual bunq card to your bunq account if you are a Premium or Business user with an eligible device. You can add this card to Apple Pay via the bunq app.

Once you have added a card to Apple Pay, you will be able to use your device as if it were a contactless card whenever you see the contactless/NFC sign or the Apple Pay logo. The card you linked will be debited and the transaction will show up in your overview just like any other transaction.

Literature

These terms and conditions govern your access and use of your (virtual) bunq card(s) via Apple Pay. They are an addition to the general terms and conditions currently applicable to your use of our products and services (your account terms), and the bunq card rules. You can always find the latest versions of all of our terms and conditions at www.bunq.com.

When you use Apple Pay, you will be subject to Apple's terms and conditions (including their privacy policy). In addition, there may be third party's terms and conditions and privacy policy applicable to you. It is your own responsibility to read them and to comply with them.

Some simple rules

Please use only your own card(s) with Apple Pay and do not conduct any activities that could be considered misuse, illegal or could damage our good name/reputation.

To keep in mind

- When you link a card to Apple Pay, the card will get a different card number in the background. This number will be used for your Apple Pay transactions. This is worth remembering when asking a merchant for a refund for something you've bought using Apple Pay.
- Please be aware that some contactless terminals may let you make payments above your contactless limit.
- Within the Apple Wallet you can view your most recent Apple Pay transactions. You have the option to enable or disable this feature.
- If you would no longer like to use Apple Pay, you can simply remove your card from your Apple Pay Wallet.

What does it cost?

The cost of using Apple pay is included in the bunq Premium and bunq Business memberships. Please be aware that some third parties might charge you in relation to your use of Apple Pay.

Security

- Please take into account the security guidelines included in our general terms and conditions and the bunq card rules.
- Don't tell anyone your code or any other security details. We will never ask you for them, so do not share with anyone.
- Don't install or use an unauthorized modification of iOS. This increases the risk of fraudsters accessing your device and stealing your information or money.



- Make sure to delete all of your information in your Apple Pay Wallet when you change or swap devices.

Privacy

When you add a card to Apple Pay, we may exchange information with Apple to verify your identity, check your eligibility, and to prevent the possibility of fraud.

Based on the Apple Pay rules we are required to share anonymized information relating to your transactions with Apple to enable them to improve their platform.

From time to time, we may contact you about Apple Pay via different communication channels. This might include sending you marketing messages.

Changes and termination

We (and Apple) may block, restrict, suspend or terminate the use your card(s) via Apple Pay if you breach your agreements with us or any other relevant agreements (such as the Apple Pay terms and conditions).

We do not operate the Apple Pay platform and have no control over its operations. Apple is fully responsible for the platform and may change, restrict, suspend or terminate the platform at any time. This means we don't take any responsibility or liability with regard to Apple Pay and your use of the platform.

We reserve the right to revise these terms and conditions at any time in accordance with your account terms. We furthermore reserve the right to implement limits on the use of Apple Pay and to stop offering or supporting your (virtual) card, or to stop participating in Apple Pay at any time.