

Apple Pay Terms of Use



When using a **smile** card through Apple Pay

1. Eligible cards

You can use Apple Pay with any active **smile** debit card provided with a personal current account or any active **smile** credit card.

If you are an additional credit card holder, you can use Apple Pay. You just need the primary card holder to help you set it up as the activation messages will be sent to their email address or mobile number.

2. Terms and conditions

The use of your debit card or credit card through Apple Pay is governed by the applicable terms and conditions of your current account or credit card as well as any terms and conditions relating to Apple Pay that you have agreed with Apple.

The Apple terms and conditions relating to Apple Pay and your use of Apple Pay does not form part of any credit agreement you have with us.

You can find copies of your current account or credit card terms and conditions here:

[smile current account terms and conditions](#)

[smile Classic credit card terms and conditions \(for current account customers\)](#)

[smile Gold credit card terms and conditions \(for current account customers\)](#)

[smile Classic credit card \(for non-current account customers\)](#)

[smile Gold credit card \(for non-current account customers\)](#)

If your current account or credit card terms and conditions are not shown above, please refer to the applicable current account or credit card terms and conditions that you have received from us.

3. Liability relating to Apple Pay

We're not responsible to you for your use of the Apple Pay service or any software, hardware, information or any services provided by Apple, or any other third party in connection with Apple Pay.

We're not liable for any faults, failures, performance problems or security issues relating to your use of Apple Pay or the lack of availability of the Apple Pay service.

4. Keeping your account safe

Apple Pay is safe and convenient, but you should still take the normal precautions to protect your cards and account.

These extra steps will help you protect your card and account when using Apple Pay.

- Never leave your device unattended.
- Always lock your device when you're not using it.
- Use passcodes, passwords and, if available, fingerprint or face recognition.
- Try to use information that is not easy to guess by a fraudster, such as your date of birth.
- Keep your security settings up-to-date.
- Don't share or write down any of your security details, or any information that someone could use to access your device.
- If you sell or pass on your device, remember to delete all personal and financial information. Take your device to any Apple Store to get this done if you're unsure.

If you suspect any fraudulent activity on your account or believe there's been unauthorised access to your device, contact us 24/7 immediately on:

+44 (0) 3457 212 212*
for current account customers

+44 (0) 345 600 6000*
for credit card customers

If your device is lost or stolen, contact us immediately using the numbers above and, if possible, suspend your device using **iCloud**.

5. Looking after your personal information

In order for you to use Apple Pay with your **smile** credit or debit card, we process some of your personal information, in accordance with our leaflet '**Using your personal information**'.

We also need to share aggregated and anonymous data about your card transactions with Apple. Apple may use this information to improve their service.

We never share your identity, personally identifiable information or details of individual transactions with them.

Apple and your card network VISA may also have separate policies or terms and conditions relating to how they use your personal information. Please carefully read the information they provide you about this.

Please call 03457 212 212* (8am to 6pm, Monday to Friday, 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No.121885). The Co-operative Bank, Platform, smile and Britannia are trading names of The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No.990937. Credit facilities are provided by The Co-operative Bank p.l.c. and are subject to status and our lending policy. The Bank reserves the right to decline any application for an account or credit facility. The Co-operative Bank p.l.c. subscribes to the Standards of Lending Practice which are monitored by the Lending Standards Board.

*Calls to 03 numbers cost up to 16p per minute. Calls may be monitored or recorded for security and training purposes.
Information correct as at 11/2023.

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