

Google Pay™

Terms of Use



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

1. Eligible cards

All personal **smile** debit and credit cards are **eligible** for Google Pay with the exception of ATM cards.

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

To use the Google Pay service in stores and for online transactions using virtual card numbers, cardholders will need a compatible device with Android™ 5.0 (Lollipop®) or higher installed.

2. Terms and conditions

The use of your debit card or credit card through Google Pay is governed by the following,

- (i) The terms and conditions of your current account or credit card
- (ii) The **smile** Online and Mobile Banking Terms and Conditions (where applicable)
- (iii) Any terms and conditions relating to Google Pay that you have agreed with Google inc.

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

3. Liability relating to Google Pay

We're not responsible to you for your use of the Google Pay service or any software, hardware, information or any services provided by Google inc., or any other third party in connection with Google Pay. The agreement is between Google inc. and you.

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

4. Keeping your account safe

Google 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 Google Pay.

- Never leave your device unattended.
- Always lock your device when you're not using it.
- Use passcodes, passwords and, if available, fingerprint recognition.

- Try to use information that is not easy to guess by a fraudster.
- 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.

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 **Android Device Manager**.

5. Looking after your personal information

In order for you to use Google Pay with your **smile** credit or debit card, we process some of your personal information, in accordance with our **Privacy Notice**.

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

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

Google inc. 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 +44 (0) 3457 212 212* (8am - 8pm, 7 days a week) 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 the same as calls to numbers starting with 01 and 02. Charges for calls made outside of the UK will be determined by your local provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 08/2018.

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