

# Samsung Pay Terms of Use



SAMSUNG  
pay

## When using a **smile** card through Samsung Pay

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### 1. Eligible cards

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

If you are an additional credit card holder, you can use Samsung 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 Samsung Pay service, cardholders will need a compatible Samsung device.

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### 2. Terms and conditions

The use of your debit card or credit card through Samsung 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 Samsung Pay that you have agreed with Samsung.

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

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### 3. Liability relating to Samsung Pay

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

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

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### 4. Keeping your account safe

Samsung 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 Samsung Pay.

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

If you suspect any fraudulent activity on your account or believe there's been unauthorised access to your device, contact us immediately 24/7 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, find your device, or disable your cards remotely using **Samsung Find My Mobile**.

## 5. Looking after your personal information

In order for you to use Samsung 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 Samsung. Samsung may use this information to improve their service.

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

Samsung 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.

\*If you're calling from the UK, 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 06/2020.

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