

Terms and Conditions – Using Google Pay with Zempler Bank

1. Introduction

These terms and conditions explain how using Google Pay with your Zempler Bank card works. These terms and conditions are in addition to your Card Account terms and conditions.

Remember that Google Pay is provided by Google and not by Zempler Bank. We're not responsible for any service, information, software or hardware that Google or any other third party provides you with. We're also not responsible for any failures or faults, or any security, availability or performance issues that affect or relate to Google Pay or to your device.

2. Meaning of words

In these terms and conditions:

'us', 'we', 'our', 'Zempler' or 'Zempler Bank' means the card issuer – Zempler Bank Limited.

'Card' means the Zempler Bank card you've registered to use with Google Pay.

'Card Account' means the relevant Zempler Bank personal or business current account.

'Device' means your Android phone or other device with access to Google Pay. This could be your tablet or watch.

'Google' means Google Ireland Limited whose principal place of business is at Gordon House, Barrow Street, Dublin 4, Ireland.

3. Managing your Zempler Bank account with Google Pay

What is Google Pay?

Google Pay is a way for you to pay for things using your device. To get started you'll need to add your card details to your Google Wallet. You'll find this on your device. When you've added your card details you can begin to make purchases using the card on your device.

You'll be able to see your recent transactions in the Google Wallet.

What cards can I use on Google Pay?

You can add your Zempler Bank pre-paid card to your Google Wallet. You can't add your Zempler Bank credit card there currently.

When you add a card to Google Pay, we'll give it a different card number from your physical card. This means the long number on your physical card will not be the same as the card's number on Google Pay, but it will still be linked to the same bank account.

What if my card changes or I want to stop using Google Pay?

If we replace your card, we'll link your new card to Google Pay automatically.

If you don't want to use Google Pay any more, just remove your card from the Google Wallet.

Will there be a charge to use Google Pay?

There are no extra charges for using your card with Google Pay. Any fees are the same as using your card which can be seen in your terms and conditions.

Are there any limits or restrictions?

To use Google Pay you must:

- Use a card
- Add your card to Google Wallet on a device

4. Protection and security

If you think someone may have access to your account, card or device please call us immediately on 0330 024 0924. You can also temporarily block your card [in-app and Online Banking](#).

If you get a new device, remember to delete all your cards and other personal information from your old device. To do this please follow your device provider's instructions.

Don't tell anyone your passcode or any other security details for your device or Google Pay. We'll never contact you and ask for this information.

5. Information about you

By using Google Pay, you'll be subject to Google Pay terms of service (including the privacy policy) so please read them to make sure that you understand how Google collects and uses your information. We get information about you from Google to verify your identity, check your eligibility, and to prevent fraud.

We have to share information about your transactions with Google, so that it can develop and improve its technology. This information is statistics about how customers have been using Google Pay in general. It doesn't identify you.

Sometimes we may contact you about Google Pay by email, text, other messages, telephone or post.

For more details on how and why we use your information, including your rights in relation to your personal data, and our legal grounds for using it, please read our [privacy policy](#).

6. How to contact us

Call our UK Customer Service team on 0330 024 0924. We're on hand 24/7 to help if you have lost your card or had it stolen. You can also temporarily block your card in-app and Online Banking. Find out more about how to contact us [here](#).

7. Legal information

These terms and conditions are governed by the laws of England and Wales.

You should read this document together with your current account terms and conditions (<https://www.zemplerbank.com/terms-and-conditions/>). These will still apply when you use Google Pay to pay for things. In order to use Google Pay, you will need to accept Google Pay terms of service.

Zempler Bank is registered in England and Wales at Cottons Centre, Cottons Lane, London SE1 2QG (No.04947027). Zempler Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 671140.

Please see our full legal disclosures at <https://www.zemplerbank.com/legal/>.