

Glossary of terms

Card or Credit Card	means the applicable Tandem credit card.
Device	means a smartphone or other device that has your card or account details on it and allows you to make payments when used with your security details.
Google	means Google Ireland Limited, with offices at Gordon House, Barrow Street, Dublin 4, Ireland.
Mobile Network Operator	means your service provider which provides their mobile phone connection to the mobile network for your Device to operate.
Privacy Policy	means the Tandem privacy policy available for viewing at tandem.co.uk/terms . If you have any questions about how we collect, store or use your information, please contact us on 020 3370 0970 or at dataprotection@tandem.co.uk .
Security Details	means personalised details you must use to give a payment instruction, confirm your identity or to access your Device (for example a password, security code or biometric data such as a fingerprint).
"Tandem", "us" or "we"	means: Tandem Bank Limited, 40 Bernard Street, London, WC1N 1LE, UK, a company registered in England and Wales (company registration number 00955491).
Terms for your Credit Card	means the terms you signed when opening your Credit Card account.
"You" or "your"	means the holder of the Credit Card .

These Terms are in addition to the **Terms for your Credit Card**, and together they form the agreement between us and you for your **Credit Card**. To the extent there is a conflict, the **Terms for your Credit Card** shall take precedence over these Terms.

When you see a term in **bold**, we're using it with a specific meaning.

As referenced in clause 9 of the **Terms for your Credit Card**, it's important that you always keep your security information (such as security codes) safe and do not share these with anyone. If your **Card** or **Card** details are lost or stolen, or you think someone knows your security information or your account is compromised in any way, you should tell us immediately on **020 3370 0970**.

These Terms govern your access to and use of your **Card** via Google Pay only as between **Tandem** and **you**. Your **Device** provider, your **Mobile Network Operator**, and other third party services or websites incorporated in Google Pay may have their own terms and conditions and privacy policies ("**Third Party Agreements**"). You are also subject to those **Third Party Agreements** when you give them your personal information, use their services or visit their respective websites.

Please read these Terms carefully. If you'd like to activate and use Google Pay, scroll down and press "Accept". If you want to refer to these Terms in the future, you can access them via our website.

1. What is Google Pay?

Google Pay

Google Pay enables you to create a digital version of your **Credit Card** for use on your **Device**, so you can use your **Credit Card** to make:

- Contactless payments at merchants' contactless-enabled point-of-sale terminals; and
- In-app or other digital commerce payments at participating merchants.

When you select your **Credit Card** for use with Google Pay, certain account information will be transmitted to and stored within your **Device**, which is then represented as a digital card. By selecting a digital card and placing your **Device** near a merchant's contactless-enabled point-of-sale terminal or reader or using that **Credit Card** for an in-app purchase, you are authorising the payment for the merchant's products or services.

2. These Terms

These Terms

These Terms contain the conditions that govern your use of Google Pay (previously Android Pay) when used on a **Device** in stores and for online transactions using virtual account numbers. Unless we tell you otherwise, they don't apply to accounts that you can access via Google Pay, as these are covered by separate agreements.

Google Pay may also give you access to information about your **Credit Card**. Further information on these features will be provided by Google.

Device

You agree to use your **Credit Card** only with a Device properly equipped with Google Pay and to comply with all terms and conditions applicable to Google Pay. Please contact your **Device** provider directly if you want to know whether your **Device** is eligible for use with Google Pay.

Security

Before you register for Google Pay, you must check that only your Security Details are linked to the **Card** you want to use on your **Device**, as these details will then be used for authorisation to make transactions on your **Credit Card**. For the purposes of Google Pay, any transactions made using your **Card** and linked Security Details on the **Device** will be assumed to be authorised by you.

Purchases

Purchases or other transactions you make using Google Pay are governed by the **Terms for your Credit Card**.

You will also be responsible for all uses and transactions made by third parties that either the you or any additional card (if offered) holder gives access to, including if these third parties misuse any **Credit Card** or Google Pay.

3. Eligibility

Eligible cards

You may use any **Credit Card** which is in your name, that is not cancelled, to create a digital version of it for use with Google Pay. We may allow cards belonging to other Tandem **Credit Card** holders to be added to the same Device.

4. Third Party Agreements and Support

Third Party Agreements

These Terms only apply to your use of your **Credit Card**. Your Device provider, your **Mobile Network Operator** and other third party websites or services integrated in or allowing the provision of Google Pay have their own **Third Party Agreements** and you are subject to these when you give them your personal information, use their services or visit their sites. We are not responsible for the security, accuracy, legality, appropriateness or any other aspect of the content or function of any third party's products or services.

It is your responsibility to read and understand the **Third Party Agreements** before creating, activating or using a digital version of your **Credit Card** through Google Pay.

Support

We are not responsible for, and do not provide, any support or assistance for any third party hardware, software or other products or services (including Google Pay and your **Device**). If you have any questions or issues with a third party product or service, please contact the appropriate third party for customer support.

Charges

We do not currently charge a fee for using your **Credit Card** through Google Pay. However, **Third Party Agreements** may have fees, limitations and restrictions which might affect your use of any of your **Credit Card** on your **Device**, such as data usage or text messaging charges imposed on you by your **Mobile Network Operator**. You are solely responsible for these fees and agree to comply with any limitations or restrictions.

5. Privacy and Security

Your Information

When creating the digital version of your **Credit Card**, we collect certain information from your **Device** provider to verify your identity and for anti-fraud purposes. This information will be held by us for so long as required to fulfil this purpose and then deleted.

With regard to other information we collect, you authorise us to use and share your information in accordance with these Terms and the **Terms for your Credit Card**. You can view a copy of the **Privacy Policy** and the **Terms for your Credit Card** on our website at www.tandem.co.uk.

You agree that we may also collect and use technical data and related information about your **Device** to help us update and improve our products, services and for fraud prevention.

What others collect

Any information that is collected by the **Device** provider while you use a **Card** or Google Pay, is subject to the relevant **Third Party Agreements**, and is not governed by our **Privacy Policy**, these Terms or the **Terms for your Credit Card**.

Device Notifications	<p>You may receive notifications from us on your Device from time to time reflecting your Credit Card activity. If you do not wish to receive notifications, you can turn them off through the settings on your Device.</p>
Lost, Stolen or Unauthorised Use of your Device	<p>Call us immediately on the telephone number printed on the back of your physical Credit Card and comply with the requirements in your account terms if your Device or Security Details have been lost, stolen or used without your consent.</p> <p>Also, if you think your security is at risk make sure you change your Security Details and check that only your fingerprints (or other applicable device unlock data) are linked to your Device, to avoid any unauthorised use of your Card or personal information.</p> <p>If you get a new Device, please delete all your Cards and other personal information from your old Device. To do this you can either follow your Device provider's instructions or you can call us on 020 3370 0970 and we can delete your digital cards.</p> <p>You must co-operate with us in any investigation and use any fraud prevention or other related measures we require under these Terms and the Terms for your Credit Card.</p> <p>Google Pay and your Device may use certain security features and procedures to protect against unauthorised use of your Credit Card. These features and procedures are the sole responsibility of the Device provider. You agree not to disable any of these security features and to use them to safeguard all your Cards.</p>
Protecting your Security Details	<p>You are responsible for keeping your Security Details confidential. You should keep these, along with your Device, safe in the same way you would with your physical Credit Card and other security information.</p> <p>It is advisable that you make the Security Details for your digital card different from those used to operate your Credit Card. You should not keep your physical Credit Card or Card details with your Device.</p> <p>While we may allow Cards of up to two different customers to be added to one Device, we recommend that you don't share your Security Details with anyone. If you share these details with anyone else or allow their details (including biometric data) to form part of your Security Details, they may be able to use your Credit Card and access your personal and payment information through Google Pay. They may also be able to use your Credit Card without your authority, for which you may be responsible. If the fingerprint of another person is used to unlock or make transactions on your Device, these will be treated as authorised by you. Further information around security can be found in clause 9 of the Terms for your Credit Card.</p> <p>If the Credit Card you register for use with Google Pay is lost or stolen, contact us immediately and let us know that you are registered for Google Pay.</p> <p>If you receive a text message, email or other communication saying that you have registered for Google Pay but you did not register, or if there are any transactions you do not recognise on your Device or your statement, contact us as soon as possible.</p> <p>Clause 8 of the Terms for your Credit Card contain detail around disputing transactions.</p>

6. Changes to this agreement

Suspension and cancellation

In addition to any rights of termination, cancellation, suspension and closing your **Credit Card** as set out in clauses 13 and 14 of the **Terms for your Credit Card**, we reserve the right (on giving reasonable notice where possible) to stop offering or supporting any digital version of your **Card** or to stop participating in Google Pay.

We may block, restrict, suspend or terminate your use of any **Credit Card** through Google Pay if you breach these Terms, the **Terms for your Credit Card**, Google Pay terms, any **Third Party Agreements** or if we suspect any fraudulent activity or misuse of the **Credit Card**.

In addition, the **Device** provider reserves the right to block, restrict, suspend, or terminate your use of the **Card** and/or change the functionality of Google Pay without reference to us. In such circumstances we will not be liable to you or any third party.

Keeping secure and preventing fraud or misuse

We'll undertake checks to try to prevent fraud or misuse. If we decide not to carry out a transaction, the supplier or we will tell you.

We may use an automated service so we can reach you as quickly as possible. The automated service may get in touch by sending you a push notification or text message.

Once any temporary block or suspension is removed from the **Credit Card** (for instance following a fraud check) you will be able to continue to use Google Pay when we tell you.

Removing your cards

You may remove your **Credit Card** from Google Pay at any time by pressing the appropriate button or link in the app (if available) on your **Device**, or by calling us on **020 3370 0970**. In these circumstances you authorise us to continue to process any outstanding transactions on your **Card**.

7. Access to Google Pay

Access

Access, use and maintenance of the digital version of your **Credit Card** depends on Google Pay and the networks of **Mobile Network Operators**. We do not operate Google Pay or such networks and have no control over their operations. We will not be liable to you for any circumstances that interrupt, prevent or otherwise affect the functioning of any **Card**, such as unavailability of Google Pay or your wireless service, communications, network delays, limitations on wireless coverage, system outages, or interruption of a wireless connection.

The way Google Pay transfers information

The use of a **Credit Card** through Google Pay involves the electronic transmission of personal information through third party connections. Because we do not operate or control these connections, we cannot guarantee the privacy or security of these data transmissions. Additionally, your supported **Device** is generally pre-configured by your **Mobile Network Operator**. Check with your **Device** provider and your **Mobile Network Operator** for information about their privacy and security practices.

For personal or confidential information sent to or from us over the internet from your **Device**, we reserve the right to limit such connections to "secure sessions" that have been established using transportation layer security or other security standards we select. We can communicate through secure message, SMS and email.

8. Limitation of Liability

Your Information

Subject to the **Terms for your Credit Card**, you agree that Google Pay features and functionality may be automatically updated or upgraded without notice to you. At any time, we may decide to expand, reduce or suspend the type and/or amounts of transactions allowed using a **Credit Card** or change the enrolment process. This right to update and upgrade Google Pay features and functionality will not include changes to your **Credit Cards**, which will only be made in accordance with the **Terms for your Credit Card**.

9. Changes to these Terms

Why might we change these Terms

We may change these **Terms** at any time in accordance with the **Terms for your Credit Card**. We will indicate the changes to these **Terms** by email or any other electronic communication that we reasonably think is appropriate, using the latest contact details and preferences you've given us.

You will also be able to view the revised **Terms** on your Device. If you do not accept any revisions made to these **Terms** you can remove your **Credit Card** from Google Pay at any time, in which event you authorise us to continue to process any transactions outstanding on such **Credit Card** at the time of your removal of such card from service.

10. Communication

Your Information

As a condition of you activating and using your **Credit Card** for Google Pay, you agree to receive certain service-related messages from us on your **Device**. You also agree to receive notices and other communications about your service status from us by the means set out in the clause 15 of the **Terms for your Credit Card**.

We're here to help by phone and in-app chat 7 days a week from 8am-10pm weekdays and until 8pm on weekends, except Bank Holidays. Calls will be recorded for training and quality purposes.

If you need an alternative format, please call 020 3370 0970

Tandem Bank Limited is a company registered in England and Wales (company registration number 00955491) with its registered office address at 40 Bernard Street, London, WC1N 1LE. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 204479.