



## Apple Pay Terms and Conditions for App

### Introduction – terms relating to Apple Pay

These terms (the “Apple Pay Terms”) are in addition to the agreement with us (Starling Bank Limited) that applies to the use of your Account and your Starling App (the “Main Agreement”). Terms in capitals in these Apple Pay Terms have the same meaning in the Main Agreement. If there is any overlap or conflict between the Apple Pay Terms and the Main Agreement, the Main Agreement applies. If you have other terms with Apple (e.g. terms relating to your device) then they will apply. Of course, we are not responsible for anything going wrong with Apple Pay or your Apple device. Also please note that any transactions with your Starling Card will remain subject to other terms which may apply (for example those of MasterCard).

### How do you make it work?

You can link your Starling card to Apple Pay by either turning on Apple Pay in the Starling App or by adding the Starling card to your Apple Wallet and then you are ready to go. After that, where the Apple Pay sign is shown, just follow the relevant instructions (which will include security features like touch ID or entering a password). Please note that contactless payment limits may apply depending on the retailer and payment terminal used.

### How do you stop it?

To stop using Apple Pay with your Starling card, go into the Apple Wallet app and “remove card”.

### Can Starling stop you using Apple Pay?

Our right to stop you using Apple Pay is the same as our right in the Main Agreement to stop you having an Account.

### What security provisions apply?

The Main Agreement has a number of really important security provisions – what you must and must not do to keep your device and Account secure. The same apply to using your card with Apple Pay. Please remind yourself of them before you start using Apple Pay. Do not share your security details. If you lose your Apple Device, get in touch immediately. If you change device, delete all relevant information including Apple Pay. If we replace your debit card, we will link your new card to Apple Pay automatically.

### Does it cost anything?

We don't charge you when you use Apple Pay.

### Personal information

Please take the opportunity to reread our privacy policy, so you know what we do with personal information about you. However, please note you will also be subject to Apple's privacy policy. We and Apple share certain personal information with each other for a number of reasons, including to improve our and its service, to verify information and to prevent fraud.

Apple Pay, Apple, Apple Wallet and Touch ID are trademarks of Apple Inc. registered in the U.S. and other countries and regions.