

Apple Pay® terms and conditions.

What you need to know.

You can now use your Apple® device to pay in shops that accept Apple Pay and anywhere you see the contactless symbol. You can also make in-app payments where you see the Apple Pay logo.

To make a payment simply hold the top of your Apple device near the contactless reader with your finger on Touch ID. There's no need to open your Wallet or even wake up your display. You'll feel a subtle vibration and hear a beep when your payment has been successful.

If you're using your Apple Watch®, just double click on the side button and hold the display up to the contactless reader. A gentle tap and beep confirm that your payment information was sent.

A secure way to pay.

Apple Pay is the smart and secure new way to pay. For added piece of mind we recommend you check both your Wallet and statements regularly. We'll assume you've made the payments, so make sure you let us know as quickly as possible if you spot anything unusual.

Remember, don't let anyone else have their fingerprints registered to your device or give them your Passcode as this will allow them to authorise transactions using your card with Apple Pay.

Stopping or restricting your use of Apple Pay.

The same rules as set out in your card terms and conditions mean we can stop or restrict your use of Apple Pay. We'll stop or restrict your use of Apple Pay if we have reasonable grounds to suspect that the security of your Apple device has or may have been compromised, or used without your consent, or we otherwise think it appropriate for your protection.

Apple device security.

If your Apple device is lost, stolen or you suspect someone else has access to it, call us straight away on **0345 9758 005**. We'll deactivate Apple Pay for you to prevent unauthorised payments. You can also find this number on our [website](#).

Although Apple Pay relies on fingerprint technology or a Passcode for authentication, contacting us as soon as you're aware your device has been lost, stolen or compromised will minimise any risk of unauthorised transactions being made on your account. Lines are open 24 hours a day, seven days a week.

If you've activated Find My™ on your device you can use it to suspend Apple Pay by placing your device in Lost Mode. This way your cards will still work. You can also use Find My iPhone to permanently remove the ability to pay with Apple Pay by erasing the device remotely.

You can prevent payments being made by your credit and debit cards by going to [iCloud.com/Settings](https://icloud.com/Settings) from your device. Your cards will be suspended or removed from Apple Pay by us even if your device is offline and not connected to a mobile or Wi-Fi network.

Your card will still work if we suspend or deactivate Apple Pay on your account, so if your card is also lost or stolen (or you think it might be) please tell us when you call us.

Continued overleaf

Replacing your phone, watch or other device.

It's your responsibility to delete your card details from your old device if you upgrade, change or dispose of it. You'll then need to re-register your card to your new device.

The card product terms and conditions.

These terms and conditions are supplemental to your product terms and conditions. If there is any overlap or conflict between these terms and conditions and your product terms and conditions, please refer to your product terms and conditions.

Need some extra help to do your banking? This might be due to physical or mental wellbeing or a life event. We're here to support you. Let us know what you need by calling **03459 758 758**, chat to us in the Mobile Banking App, or visit us in branch.

This information is available in large print, braille and audio. Ask in branch or call us on **03459 758 758** (lines are open from 8am to 8pm, 7 days a week).

If you have a hearing or speech impairment you can call us using the National Relay UK service. Type '**18001**' before entering our telephone number. A member of the Royal National Institute for Deaf People will join the call to speak with us as you send and receive text messages. Please visit www.relayuk.bt.com to read how they manage your data.

The opening hours of our Telephone Banking advisor services are open 8am to 8pm Monday to Sundays. Our lost and stolen card and fraud reporting lines are open 24/7. Not all Telephone Banking services are available 24 hours, 7 days a week.

If you need to call us from abroad, or prefer not to use our **0345** number, you can also call us on **+44 20 3284 1581**. Calls may be monitored or recorded.

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TSB Bank plc is covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

TSB adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: www.lendingstandardsboard.org.uk. To read more about our lending commitments to you go to tsb.co.uk/lending-practice.

