

Apple Pay Terms and Conditions issued by Columbus Capital Pty Ltd ABN 51 119 531 252 (trading as Origin Mortgage Management Services) (“OMMS”)

The VISA Debit Card is issued by Columbus Capital Pty Ltd ACN 119 531 252, Australian Credit Licence 337 303, trading as Origin Mortgage Management Services, and is the issuer of the financial product and responsible for its features, terms, and conditions. Hay Limited (ABN 34 629 037 403), as the Visa licensed issuer is sponsoring Columbus Capital Pty Ltd into the Visa payment network. Hay Limited is not the issuer of the financial product.

Issue Date: [October 2026]

1. Who Provides Apple Pay?

Apple Pay is a service provided by Apple. You will also need to agree to Apple’s Terms and Conditions in order to use Apple Pay, in addition to these Terms of Use. OMMS (“we”, “us” or “our”) is not responsible for the use, functionality, or availability of Apple Pay, any eligible Apple Device, or the availability of contactless readers at merchants.

2. Device Security

Any person with your Apple Device passcode, a fingerprint or Face ID registered to your device may be able to authorise transactions using your OMMS Visa Debit Card in Apple Pay.

- Do not allow anyone else to have biometric information registered to your Apple Device while your OMMS Visa Debit card is registered in Apple Pay.
- You must keep your Apple Device safe and secure at all times, and your Apple Device passcode secret.

If you breach any of the above, we will assume that you have authorised the other person to use your OMMS Visa Debit Card and you will be liable for all transactions made by that person.

If you believe that your Apple Device has been lost, stolen or compromised in any way, we may suspend or remove your OMMS Visa Debit card from Apple Pay to prevent unauthorised use.

3. How to Add or Remove Your Card in Apple Pay

You can register your OMMS Visa Debit card with Apple Pay via:

- The OMMS Mobile Access App setup process;
- The “Cards” or “Settings” section of the OMMS Mobile Access App; or

- The Apple Wallet app on your Apple Device.

Instructions to remove your OMMS Visa Debit card are available on the Apple Pay website and the Apple Wallet app.

4. How to Use Your Card via Apple Pay

Once registered to your Apple Device, you can make payments at contactless terminals anywhere Visa debit cards are accepted, as well as in supported apps and online where Apple Pay is offered.

You may be required to enter your Apple Device passcode and/or your Visa Debit card PIN at a contactless terminal when making a purchase using Apple Pay.

5. Applicable Fees

We do not impose any additional fees or charges for registering or using your OMMS Visa Debit card with Apple Pay. However, your mobile service provider or other third parties may impose fees associated with downloading, registering, and using Apple Pay.

6. How We Use Your Information

We will use your information in accordance with the OMMS Privacy Policy (available at <https://originmms.com.au/privacy-policy/>).

Once you register your OMMS Visa Debit card to your Apple Device:

- Apple may access and process your information, including information about your transactions; and
- Apple's use of your personal information is solely governed by Apple's Privacy Policy.

Apple may share information with us for fraud prevention and identification purposes.

7. When We May Suspend or Block Your Card in Apple Pay

We may block, suspend or remove your OMMS Visa Debit card from Apple Pay if:

- We suspect fraud or an unauthorised transaction has occurred;
- Your OMMS Visa Debit card is cancelled, blocked or suspended;
- We are required to by law;
- We are directed to do so by Apple;

- Our arrangement with Apple ceases or is suspended; or
- For any other reasonable reason.

8. Changes to These Terms

We may change these Terms at any time by updating them on our website and notifying you via the OMMS Mobile Access App or other agreed communication methods. Continued use of your OMMS Visa Debit card in Apple Pay after the changes take effect constitutes your acceptance of the updated Terms.

9. Definitions

Apple means Apple Pty Limited ABN 46 002 510 054 and its related bodies corporate and affiliates.

Apple Device means a supported Apple product such as an iPhone, iPad, Mac, Apple Watch or other compatible device which uses the Apple operating system and supports Apple Pay.

Apple Pay means the payment platform created by Apple for making payments using an Apple Device and a supported card registered on such a device.

OMMS Visa Debit Card means the physical or digital Visa Debit Card issued to you by OMMS via Hay Limited.

PIN means the personal identification number used to protect access to your Visa Debit Card.

Visa means Visa Worldwide PTE Ltd.

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