

Columbus Capital - Digital Wallet Terms & Conditions

(Effective 01 October 2025)

1. Application of these Terms

- a. By adding your OMMS Visa Debit card to a Digital Wallet, you agree to these Terms and Conditions.
- b. These Terms apply in addition to:
 - The Visa Debit card Conditions of Use; and
 - The terms and conditions of your Linked Account or loan account
- c. Your use of a Digital Wallet is also subject to:
 - The terms of your agreement with the Digital Wallet provider (Apple Pay or Google Pay); and
 - The terms of any other service providers (e.g., your mobile network operator or data provider).

2. Definitions

- **Card** – 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.
- **Device** – an electronic device that has a Digital Wallet installed and contains your Card.
- **Digital Wallet** – Apple Pay or Google Pay.
- **Passcode** – a password, PIN, or other information used to unlock a Device or authenticate transactions using a Digital Wallet.
- **We / Us / Our** – Columbus Capital Pty Ltd (trading as OMMS) and Hay Limited, together and separately.
- **You / Your** – the person adding a Card to a Digital Wallet.

3. Adding Your Card

- a. We may allow or refuse to allow you to add a Card to a Digital Wallet at our discretion.
- b. We may require you to verify your identity or otherwise authenticate your request before adding a Card.

4. Using a Digital Wallet

- a. Once added, you can use your Card in a Digital Wallet to make transactions wherever the Wallet is accepted.
- b. You are responsible for any third-party charges (e.g., data usage or mobile network charges) incurred while using a Digital Wallet.
- c. Some transactions may require you to enter your Card PIN in addition to unlocking your Device or authenticating with a Passcode or biometric method (e.g., fingerprint or Face ID).
- d. The standard transaction limits applying to your Card will also apply to transactions through a Digital Wallet.

5. Security and Liability

- a. Digital Wallets are provided by Apple and Google, not OMMS or Hay. We are not responsible for:
 - Any error, defect, failure, or unavailability of a Digital Wallet; or
 - Any merchant's refusal to accept a Digital Wallet transaction.
- b. Subject to the Visa Debit Card Conditions of Use, you are liable for all transactions made using your Card in a Digital Wallet. To the maximum extent permitted by law, we are not liable for any loss arising from or in connection with:
 - Adding your Card to a Digital Wallet; or
 - Malfunction, misuse, or unavailability of a Digital Wallet.
- c. You must:
 - i. Only add a Card to a Digital Wallet if you are the named Cardholder and the Device is yours and in your possession.
 - ii. Ensure only your biometric information is registered on the Device.
 - iii. Keep the Device locked when not in use and do not leave it in a non-secure environment.
 - iv. Keep all Passcodes secret and protect them in the same way as your Card PIN.
 - v. Immediately change the Passcode or remove biometric information if you know or suspect another person has access. If you cannot do this, contact us immediately.
 - vi. Remove your Card from the Digital Wallet before disposing of the Device.
- d. Notify us immediately if:
 - i. Your Device with a Digital Wallet containing your Card is lost or stolen.
 - ii. You believe your Card or Digital Wallet has been misused.
 - iii. You believe the security of your Device has been compromised.
- e. Delaying notification may increase your liability for unauthorised transactions.

- f. If you fail to meet these security requirements, you will be taken to have authorised transactions made using the Digital Wallet and will be liable for them.

6. Suspension or Termination of Digital Wallet Use

- a. We may suspend or terminate your use of a Card in a Digital Wallet if:
 - Your Card is cancelled, blocked, or suspended, or the Linked Account is restricted or closed.
 - You breach these Terms or your Visa Debit card Conditions of Use.
 - We, a Digital Wallet provider, or Visa reasonably suspect fraud.
 - We are required to do so by law, regulator, or a Digital Wallet or card network provider.
 - Our arrangements with the Digital Wallet provider or Visa are suspended or terminated.
- b. You may remove your Card from a Digital Wallet at any time via the Wallet provider's instructions.

7. Data Collection and Privacy

- a. By adding your Card to a Digital Wallet, you consent to us exchanging information about you, your Device, the Digital Wallet, and your transaction history with the Wallet provider for purposes including:
 - Transaction processing;
 - Customer support;
 - Fraud detection and prevention;
 - Compliance with law;
 - Operating and improving the Digital Wallet experience.
- b. We may also exchange information with other service providers, including card scheme operators.
- c. If you do not consent to this information sharing, do not register your Card in a Digital Wallet.
- d. The Wallet provider's privacy policy applies to their use of your information. We are not responsible for how they handle your personal data.

8. Changes to These Terms

- a. We may vary these Terms at any time. Continued storage of your Card in a Digital Wallet after changes take effect is taken as acceptance of the changes.
- b. We will notify you of changes as soon as reasonably possible.