

Google 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.

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1. Who Provides Google Pay™?

Google Pay is a service provided by Google. You must agree to Google’s Terms and Conditions, in addition to these Terms of Use, to use Google Pay.

OMMS (“we”, “us” or “our”) is not responsible for:

- The use, functionality, or availability of Google Pay;
- Any eligible Android Device; or
- The availability of contactless readers at merchants.

2. Device Security

Any person with your Android Device passcode or a fingerprint registered to your Device may be able to authorise transactions using your OMMS Visa Debit card in Google Pay.

You must:

- Not allow anyone else to have biometric information registered on your Device while your OMMS Visa Debit card is registered in Google Pay;
- Keep your Device secure at all times; and
- Keep your Device passcode secret.

If you breach these requirements, we will assume you have authorised the other person to use your card and you will be liable for all transactions they make.

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

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

You can add your OMMS Visa Debit card to Google Pay via:

- The “Cards” or “Settings” section of the OMMS Mobile Access App; or
- The Google Pay app on your Android Device.

You can remove your OMMS Visa Debit card from Google Pay at any time via the Google Pay app.

4. How to Use Your Card in Google Pay

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

You may be required to enter your Android Device passcode and/or your Card PIN at a contactless terminal when making a purchase using Google Pay.

5. Applicable Fees

We do not charge any additional fees for registering or using your OMMS Visa Debit Card with Google Pay. However, your mobile service provider or other third parties may charge fees associated with downloading, registering, or using Google Pay on your Device.

6. How We Use Your Information

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

Once you register your OMMS Visa Debit card in Google Pay:

- Google may access and process your information, including transaction data; and
- Google’s use of your information is governed solely by Google’s Privacy Policy.

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

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

We may block, suspend, or terminate your OMMS Visa Debit Card in Google Pay if:

- We suspect fraud or unauthorised transactions;
- Your OMMS Visa Debit card is cancelled, blocked, or suspended;
- We are required to do so by law;
- We are directed to do so by Google;
- Our arrangement with Google ceases or is suspended; or
- For any other reasonable reason.

8. Changes to These Terms

We may change these Terms at any time by:

- Uploading the new Terms to our website; and
- Notifying you via the OMMS Mobile Access App or other agreed communication channels.

If you continue to use your OMMS Visa Debit card in Google Pay after the change becomes effective, this constitutes acceptance of the updated Terms.