

**National Bank of Kuwait
(International) PLC
Apple Pay Terms & Conditions**

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Terms and conditions of using your cards with Apple Pay

In these Terms, references to "**we**", "**us**" and "**our**" refer to National Bank of Kuwait (International) Plc. Our company number is 02773743. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as firm number 171532. Our registered office and our place of business is 13 George Street, London, W1U 3QJ.

1. Your agreement with us

- (a) These Terms apply to the use of your cards with Apple Pay in the United Kingdom. References to "your card" in these Terms are references to the National Bank of Kuwait credit or debit card you are registering to use with Apple Pay (as applicable).
- (b) All existing agreements between you and us continue to apply and are unaffected by these Terms. You can find the current terms and conditions for our products and services [here](#). We also recommend that you read our privacy policy [[NBK Privacy Notices](#)] which explains how we will collect and use your information.
- (c) Transactions that you may make using Apple Pay are governed by the applicable terms and conditions you have with us, as well as any terms of use relating to Apple Pay which you may agree separately with Apple, respectively.
- (d) We will not charge you any fee for using Apple Pay.

2. Your agreement(s) with others

- (a) Apple Pay is provided by Apple.
- (b) We are not responsible for your use of Apple Pay or for any service, information, software or other materials provided to you by Apple or any third party. We are not responsible for any failure or faults, or any security, availability or performance issues, affecting or relating to Apple Pay or your device.
- (c) We recommend that you read Apple's Apple Pay terms and conditions (as applicable), together with any related privacy policy, to familiarise yourself with the content and to understand how Apple (as applicable) collects and uses your information.

3. Eligibility and payment limits

- (a) You must, in order to use Apple Pay, you need to be a NBKI GBP current account and NBKI Debit card holder. Payment limits and other restrictions may apply to your use of Apple Pay.
- (b) If you add an eligible card to Apple Pay, we will give the digital card a different card number to your physical card, but it will still be linked to your bank account. You should remember this when requesting a refund for something you've bought using Apple Pay (whether online or in person).

- (c) If you are using public transport in London which is operated by Transport for London, you should note that Transport for London will not know that your physical card and Apple Pay are linked to the same bank account – so you should use the same method of payment for your whole journey (i.e. do not "tap-in" using Apple Pay and "tap-out" using your physical card)."

4. Protecting your security

- (a) There are some rules we ask you to follow to keep your payments and other information safe.
- (b) You must:
- always ensure that you keep your device safe and secure and ensure that the screen is locked when you are not using it;
 - always use appropriate security on your device that you use to access Apple Pay (such as passcodes, passwords, fingerprint recognition, facial recognition and other similar methods);
 - keep your login details (such as user ID, passwords, passcodes or similar) confidential; and
 - if you change or swap your device, delete all of your information and data from the device ahead of changing or swapping it.
- (c) You must not:
- leave the device you use to access Apple Pay unattended;
 - allow anybody else to access your Apple Pay;
 - allow anybody else to use Apple Pay on your device;
 - provide your passcode or other security details to anybody else;
 - allow anybody else to register their fingerprint or use facial recognition on a device that you use to access Apple Pay; or
 - use Apple Pay on a "jail-broken" device.
- (d) We will treat any device as being yours where it is paired with another device that is registered to store your card details or enabled to make payments or linked to a device where you've downloaded our mobile App. This means that references to "device" above include paired or linked devices.
- (e) If you share your device with anybody else or allow them to use fingerprint identification, facial recognition, your passcode or similar, you are responsible for any payments they make using your device.
- (f) If you do not follow the rules above, we may not pay you back if someone makes an unauthorised payment from your account.

5. What happens when things go wrong?

Our terms and conditions which apply to your account (which can be viewed [here](#)) explain who is

responsible when something goes wrong with a payment.

6. Keep us informed

- (a) If you know or suspect any unauthorised use of the device you use to access Apple Pay, or if you know or suspect that someone else has your passcode or other security details, you must call us immediately on [0207 935 0876] from inside the UK or [+44 207 935 0876] from abroad.
- (b) We will not phone you or send you an email asking for your password or other security details. If anyone contacts you asking for your password or other security details, it is possible that they want to use them fraudulently. Please let us know immediately by calling [0207 935 0876] from inside the UK or [+44 207 935 0876] from abroad.

7. Your contact details

We may need to contact you from time to time regarding your account. You must tell us straight away if your account details or any other information about you changes by calling us on [0207 935 0876] from inside the UK or [+44 207 935 0876] from abroad, or emailing us at info@nbki.com.

8. General

- (a) We may change these Terms from time to time. If we intend to change these Terms, we will provide you with reasonable advance notice.
- (b) These Terms are governed by English law and you can bring legal proceedings in relation to these Terms in the English courts. If you live in Scotland you can bring legal proceedings in respect of these Terms in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of these Terms in either the Northern Irish or the English courts