

DEBIT CARD

Summary of terms

APPLICABLE TO E-WALLETS OR CARDS REGISTERED ON DEVICES

As you are registering your debit card in an e-wallet on your phone or other device, there are some terms, which are contained in your current account agreement, which we wanted to bring to your attention.

PROTECTING YOUR ACCOUNT

These are important terms setting out that you need to take all reasonable precautions to keep your card, Security Details and devices safe and to prevent fraudulent use of them. This includes protecting any card details stored in an e-wallet, on a retailer's website or on any device (such as a mobile phone, tablet, PC or watch).

You must take reasonable precautions to protect e-wallets and any devices:

1. upon which card details are stored;
2. which can be used to view sensitive payment information; and/or
3. which can be used to make payments

from being accessed by anyone else (for example ensuring that you do not share passwords, PINs or enable other people to access your e-wallets or these devices by registering their fingerprint).

To prevent fraudulent use of e-wallets and devices used to access card details or make payments, you must not choose device security information that can be easily guessed by anyone else, or tell anyone else what your device security information is.

If you have already set up your device Security Details before registering to store card details on that device, you must review this and ensure that you change any device Security Details that can easily be guessed or that you have already shared with anyone else and you must delete any fingerprint access that is not your own.

It is sometimes possible to activate certain devices to make payments by linking them to another device where card details are already registered. We will treat any device as your device if you have actively paired it with another device or e-wallet which has been registered to store card details or is enabled to make payments.

This means the consequences of failing to keep linked devices safe will be the same as for all other card details and Security Details (for example, we may not be liable to refund you for unauthorised payments where you consent to them being used by others).

You must also not activate a payment session on any device if you are not in full control of the device or it is not in your possession at the time. If you consent to another person using your device by allowing them to register their fingerprint in your device we will treat this as you failing to keep your card and Security Details safe.

Before you:

- dispose of your device by, for example, selling or giving it to someone else; or
- pass your device temporarily to someone else, for example, for it to be repaired

you must delete your cards from the device or from any e-wallets accessed from that device.

If the account relating to a card stored on a device or within an e-wallet is ended, you must delete the card from your devices and your e-wallets.

We'll ask you to help us, and the police, with any investigation into the suspected misuse of your card, Security Details or security device.

If your card, security device, Security Details or a device used to access card details or make payments has been lost or stolen or you suspect someone has used or tried to use it or accessed or tried to access an e-wallet, you must call us straightaway on one of the numbers shown in your agreement.

WHAT WE MEAN BY "SECURITY DETAILS"

This means all PINs and passwords you use to access your account by any method. It therefore includes any card details in e-wallets, on retailer's websites or on devices such as mobile phones. If you have registered a card on a device or within an e-wallet this will include passwords and security processes used to access your device or e-wallet (device ID, passcodes or passwords) and any fingerprints or other biometric or identification methods stored in your device.

SUSPENSION OF PAYMENT FACILITIES

There are a number of circumstances in which we can suspend or restrict your payment facilities, but there are a couple of additional circumstances that apply to the use of a card registered on a device or with an e-wallet. These are where:

- the service is no longer available to our customers; or
- you have notified the e-wallet provider, the device manufacturer or a mobile network provider to whom you have been advised to report your device as lost or stolen and they take steps to suspend the cards registered in an e-wallet or on a device.

USING A CARD REGISTERED ON A DEVICE OR WITHIN AN E-WALLET TO MAKE PAYMENTS

If you have registered for an e-wallet, you can use a card stored in it or a card stored on your device to make payments to retailers who display the "Visa" sign and accept contactless payments. Contactless payment limits may apply to transactions authorised using a card stored in an e-wallet or on your device. This can vary between retailers and payment card terminals that are used. We may therefore refuse a payment transaction if it exceeds the current contactless limit applicable to a specific retailer.

You can authorise a card payment using a card stored on a device or in an e-wallet by following the procedures notified to you by the device manufacturer or e-wallet provider. For example, this will include:

- at a retailer's premises by holding your device (eg your compatible smartphone or associated watch) within a few centimetres of a card reader and entering the Security Details requested (this includes any device security information and any fingerprints stored in your device). You may also be required to activate your phone or device first or enter Security Details before presenting the device to a card reader;
- to make an "in App" purchase on your compatible device with a participating retailer by selecting to pay by that method and entering the Security Details requested for that type of payment (which may include your device Security Details).

If you have stored more than one card on a device or in an e-wallet, you may be required to select a default card. When you authorise a payment, it will relate to your default card unless you actively select a different card.

We will not be responsible if the retailer refuses to accept your card.

OUR RESPONSIBILITIES WHEN THINGS GO WRONG

Your current account terms set out who is responsible when different things go wrong. We won't be responsible if you are unable to use a device, an e-wallet or any of your cards stored on a device or within an e-wallet unless this is as a result of something we have done. This is because these services are not provided by M&S Bank and we do not control the platform, e-wallet or device.

IF YOUR ACCOUNT IS CLOSED

If you have registered a card relating to a closed account on a device or within an e-wallet, you must also delete the card from each device on which it is registered.