

**first direct**

# **Our Terms for e-wallets and cards registered on devices**

## Our Terms for e-wallets and cards registered on devices

As you're registering your debit card in an e-wallet on your device, these additional terms will apply to you as well as our Account Terms and Conditions. So if there is a difference between what they say and the terms in this document, these will apply. We also recommend you visit [firstdirect.com/legals/terms-and-conditions](https://firstdirect.com/legals/terms-and-conditions) and read our Privacy Notice which explains how we'll collect and use your information.

It's worth bearing in mind that if your e-wallet provider has terms and conditions, they'll apply to your use of the e-wallet although not to your relationship with us.

### Protecting your account

If you've already set up security details on your device eg a password which could be easily guessed, or you've shared them with anyone else, you need to change these straightaway to protect your card and personal information.

It's worth bearing in mind, some devices can be activated to make payments by being linked to other devices where your card details are already registered. So we'll treat any device as yours if it's:

- paired with another device or e-wallet that's registered to store your card details or enabled to make payments
- linked to a device where you've downloaded our Mobile Banking.

It's important you know this as you need to keep any linked devices safe in the same way as you do for all other card details and security details. If you don't, we may not be responsible for refunding any unauthorised payments that happen on those devices.

And just so you know, if you allow someone else to register their fingerprint on a device where you've registered your card details to make payments, we may treat this as you not keeping your card and security details safe.

### Restricting or blocking payment devices

There are a number of reasons why we may need to restrict or block your use of a payment device, most of which are covered in our Account Terms and Conditions. There are also a couple of others, specific to using a card you've registered on a device or e-wallet i.e. if:

- the service isn't available any more
- you've told the e-wallet provider, device manufacturer or network provider your device has been lost or stolen and they block the cards you've registered.

### Using a card registered on a device or e-wallet to make payments

You can authorise a payment using a card stored on a device or e-wallet by following the device manufacturer or e-wallet provider's instructions – they'll be able to provide more information about this.

If you've stored more than one card on a device or e-wallet, you may be asked to choose a default card which will be used when you authorise a payment, unless you specifically choose a different one.

### What we'll do when things go wrong

Our Account Terms and Conditions explain who's responsible when something goes wrong with a payment. Just so you know, as we don't provide the device or e-wallet services, we aren't responsible for them including:

- if you can't use them to make a payment unless this happens because of something we've done
- for any device or e-wallet equipment, software or user documentation that isn't produced by us.