

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

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**Terms and conditions of using your cards with Google Pay**

In these terms and conditions (the "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 Google Pay in the United Kingdom. References to "your card" in these Terms are references to the National Bank of Kuwait debit card you are registering to use with Google Pay.
- B. These Terms supplement the terms and conditions of our existing agreement with you, which 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 here, which explains how we will collect and use your information.
- C. Transactions that you may make using Google Pay are governed by the applicable terms and conditions you have with us, as well as any terms of service relating to Google Pay which you may agree separately with Google.
- D. We will not charge you any fee for using Google Pay.

**2. Your agreement(s) with others**

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

**3. Eligibility and payment limits**

- A. In order to use Google Pay, you need to be a NBKI GBP current account and NBKI Debit card holder.
- B. Payment limits and other restrictions may apply to your use of Google Pay.
- C. If you add an eligible card to Google 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 Google Pay (whether online or in person).
- D. 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 Google 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 Google 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 Google 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 Google Pay unattended;
  - allow anybody else to access your Google Pay;
  - allow anybody else to use Google 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 Google Pay; or
  - use Google 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 of or suspect any unauthorised use of the device you use to access Google Pay, or if you know or suspect that someone else has your passcode or other security details, you must call us immediately on 0207 224 2277 from inside the UK or +44 207 224 2277 from abroad. You should also suspend your card(s) registered with Google Pay by logging into your Google account.
- 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 224 2277 from inside the UK or +44 207 224 2277 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 224 2277 from inside the UK or +44 207 224 2277 from abroad, or email your account relationship manager.

**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. Unless we tell you differently, these Terms will be governed by the laws of England and Wales. You agree to submit to the non-exclusive jurisdiction of the English courts and agree that we may conduct proceedings in any jurisdiction in which you may be resident. You waive any right of immunity you may have against the judgment of any English court or any courts in which any judgment of any English court may be enforced. This waiver of immunity includes, but is not limited to, diplomatic immunity and extends not only to you personally but to any of your property, whether commercial or non-commercial in nature. This waiver extends to all forms of pre-judgment interim relief and post-judgment execution of any judgment or award of any kind. Please note that if you want to bring a claim against us in the courts, you can do so using the courts of England and Wales.