



Vivid Money Apple Pay Supplement

Effective Date: 10 January 2024

These terms (the “**Vivid Money Apple Pay Supplement**”) relate to your agreement with Vivid Money S.A. (“**Vivid Money**” or “**us**” or “**we**”) for the use of the Vivid Money Account and Vivid Card as governed by our General Terms and Conditions, the Vivid Card Terms and Conditions and the Privacy Policy available in Vivid App and on our website www.vivid.money. If there is any conflict between them, our General Terms and Conditions will prevail.

How to get started

To use Apple Pay, you will need to link your Vivid Card to your Apple Pay Wallet and accept these terms. Once you have done this, you will be ready to use Apple Pay anywhere you see the contactless or Apple Pay symbol.

Your Vivid Card will be debited and you will see the transactions in your Timeline tab of Vivid App, as well as in the Apple Wallet.

Limits and other restrictions

There may be certain limits applicable to the contactless payments done through Apple Pay depending on the merchant, the terminal that is being used, the country of its location and the applicable regulatory requirements. In certain cases you may be required to enter your PIN or biometric authentication in order to complete the transaction.

Your transactions through Apple Pay will be subject to the same limits that we apply to your Vivid Card, if any.

Security

You must follow the security recommendations contained in the General Terms and Conditions and Vivid Card Terms and Conditions. You will remain responsible for all the transactions performed using Apple Pay on your device, therefore, you must keep your Passcode secure and don't allow anybody to use Touch ID and Face ID on your device.

If we stop, suspend or restrict your Vivid Card pursuant to the Vivid Card Terms and Conditions or General Terms and Conditions, you will no longer be able to use Apple Pay.

Please be aware that the card number that you see in Apple Pay will be different from the number on the front of your Vivid Card. Please make sure that you quote the card number from Apple Pay, for example, when dealing with a merchant about a refund.

Miscellaneous

Apple, Apple Wallet and Apple Pay are trademarks of Apple Inc. Your use of Apple Pay and Apple devices remains subject to the terms that you have with Apple.