Notification of Changes for ANZ with Google Pay Terms & Conditions

Changes effective 30 October 2026

ANZ is making changes to the **ANZ with Google Pay Terms & Conditions** booklet to introduce a right to stop, lock, close or remove a Card in Google Pay.

On and from **30 October 2026,** the following changes to the **ANZ with Google Pay Terms & Conditions** take effect:

Section and/or Subsection	Description of Change
Section: Stopping and blocking **Page**: 4	**Under the subheading "Stopping and blocking", add a new final paragraph:** In addition, we can stop, lock or remove your Card in Apple Pay with at least 30 days' notice where it is reasonably necessary in order to protect our Legitimate Business Interests. For e.g., we may do this as part of a process to discontinue, replace or migrate certain card types or to reflect changes in our business processes or systems.
Section: What some words mean **Page**: 7	**Add a new defined term as follows:** **Legitimate Business Interests** means our legitimate business needs, our prudential requirements and/or our security requirements (including any reasonable response to material changes to our business or systems), or any requirements that are reasonably necessary to protect us against a material risk: a. of a monetary default by you under a credit contract; b. to our ability to enforce our rights against a security; c. to the value of a security being materially compromised; or d. to our financial detriment.

The updated terms and conditions in the **ANZ with Google Pay Terms & Conditions** booklet will be available on www.anz.com from **30 October 2026.**

ANZ with Google Pay Terms & Conditions

The T&Cs

These are the terms which apply if you add your Card to Google Wallet to use with Google Pay on your eligible Android Device. We call these terms the **T&Cs**.

You agree to the T&Cs when you add your Card to Google Wallet on your eligible Android Device.

The T&Cs can change. See 'Changes to the T&Cs'.

The T&Cs are important. You should read them together with the Account Terms, which also apply.

16 June 2025

Adding your Card to Google Wallet

You can add your Card to Google Wallet:

- unless we have acted or can act under the Account Terms to apply certain restrictions to the Account (including to block or terminate an account or cancel your Card) and
- if you are an Additional Cardholder, only if we can verify your identity.

You can remove your Card from Google Wallet at any time. An account holder can only suspend or remove the Card of an Additional Cardholder from Google Wallet by contacting us to suspend or close the additional Card.

We may ask you to give us information before you can add your Card to Google Wallet.

You can use Google Pay with the Account once your Card is added to Google Wallet. To do this, use your Android Device at a contactless terminal or where Google Pay is accepted in an app or online.

Fees

The Account Terms contain the fees that apply to the Accounts.

We don't charge any additional fees for registering your Card in Google Wallet and using your Card with Google Pay.

Other people may charge you fees in connection with using Google Pay (e.g. mobile data costs charged by your telecommunications provider). You're responsible for them.

If things go wrong

Anyone who can access your Android Device can access your Google Wallet

You must keep your Android Device secure. If you don't, anyone who can access your Android Device may be able to use your Card with Google Pay to spend money.

You must ensure that:

- where applicable, only your Biometric Identifier is registered on the Android Device and
- you reset the PIN for your Android Device when you add a Card to Google Wallet and ensure that PIN is kept secret - don't tell anyone your PIN, don't store your PIN on or with your Android Device, or keep a written record unless you can reasonably protect it and don't otherwise act with extreme carelessness in protecting the security of your PIN. **The PIN must not be your birth date or be a recognisable part of your name or include sequential or repetitive numbers.**

Your Google Wallet must only be used by you and not shared with anyone.

If you don't do these things, and someone else accesses Google Pay and makes transactions using your Card, you may be liable for these transactions under these T&Cs or the Account Terms.

You must also keep your Android Device safe and secure (including locking it when not in use or unattended). Third parties may be able to transact on your Android Device even if you have deleted or uninstalled Google Wallet from the device. You need to ensure that you remove your Card from Google Wallet before disposing of your Android Device.

When to contact us

You must contact us immediately if:

- you are the victim of 'mobile phone porting' – sudden and unexpected disconnection of the mobile phone service on your Android Device is a sign this may have happened
- you suspect someone has unauthorised access to your PIN or other identity credentials and has used them to access Google Pay
- you suspect a security breach in relation to your Android Device and you have registered your Card in Google Wallet or
- your Android Device is lost or stolen.

Based on what you tell us, we may suspend or terminate the use of your Card with Google Pay.

You must tell us about these things by using one of the contact methods in the relevant Account Terms for each Card, regardless of whether you have told us another way.

When you are liable

The Account Terms explain when you are liable for unauthorised transactions on the Account. This includes unauthorised transactions that arise through the use of Google Pay.

If you allow any other person's Biometric Identifier to be registered on your Android Device (including if you register your Biometric Identifier on an Android Device already registered with another person's Biometric Identifier):

- that person will be able to transact on your Card using your Android Device and
- you acknowledge and agree that by allowing that person's Biometric Identifier to be registered on your Android Device you are authorising that person to initiate transactions using your Android Device.

This means that any Google Pay transaction initiated by that person in these circumstances will be authorised by you and the terms of the Account Terms which deal with unauthorised transactions will not apply. You could suffer significant loss or liability if this occurs.

To the extent permitted by law and the ePayments Code, you will also be liable for any loss you suffer from using Google Wallet or Google Pay to the extent that loss was caused by:

- your use of Google Wallet or Google Pay or the Android Device in a manner not permitted by Google (for example, by obtaining root access to your Android Device) or
- a reduced level of service caused by matters beyond our reasonable control (for example, those caused by third party software and network providers).

Stopping and blocking

If your Card or an Account is stopped, locked, blocked or closed under the Account Terms, we may also block your ability to use your Card or the relevant Account(s) with Google Pay or, where all linked Accounts have been closed, remove your Card from Google Wallet.

We can also stop, lock or close your Card with Google Pay if:

- Google or the applicable card network tell us to do it (for example, in circumstances of suspected fraud) or
- our arrangements with Google regarding Google Pay cease or are suspended.

We may not tell you before we do this, however, we will where we can.

Privacy and data

We may collect information relating to your Android Device (including app version, device type and model, operating system and security information such as whether you have obtained root access):

- to ensure that your Card properly functions in Google Wallet and Google Pay
- for security purposes and to identify fraud
- for us to better provide assistance to you and
- to tell you about other products or services that may be of interest to you.

We may also exchange information with Google and service providers:

- to enable the use of your Card with Google Pay and to improve Google Pay generally and
- about persons involved in suspected security breaches or fraud.

If you do not want us to collect or disclose information in this way, you should not register a Card in Google Wallet.

In relation to our handling of your personal information, this section applies in addition to:

- the Account Terms and
- any privacy statement or privacy collection notice we have previously provided to you which set out more general information about how we collect, store, use and disclose information about you.

Curious? You should read our Privacy Policy on the ANZ Privacy Website, which also sets out more general information about our collection and handling of your information.

Once your Card is registered in Google Wallet, Google may access your personal information regarding the use of your Card in Google Pay. Please see Google's privacy policy at www.google.com.au/intl/en/policies/privacy

Face Unlock

Face Unlock is a Biometric Identifier that analyses facial features.

There is a risk that certain people may be able to access your Android Device because Face Unlock thinks that they are you. This is more likely to occur:

- if you have a twin or sibling that looks like you or
- amongst children under the age of 13, because their distinct facial features may not have fully developed.

You can avoid this risk by using a PIN instead of a Biometric Identifier to access your Android Device and use Google Pay.

Google Pay is provided by Google

Google provides Google Wallet, Google Pay and Android Devices, not ANZ. Google has their own terms and conditions for Google Pay. You'll need to agree to those terms too to use Google Pay.

We will provide information to Google so that your Card can be used in Google Pay, but we are not responsible for Google Wallet, Google Pay or any Android Device.

Google, Google Wallet and Google Pay are trademarks of Google LLC.

Changes to the T&Cs

We can change these T&Cs.

We don't have to tell you about a change to the T&Cs before we make it where we think the change is needed to immediately restore or maintain the security of our processes and systems, or to comply with legal or regulatory requirements. We'll tell you about these changes after we make them.

We'll tell you about other types of changes:

- that add or change government fees or charges, no later than the day of the change (unless the government tells you or publicises the change instead)
- any other change we reasonably consider is unfavourable to you, like increasing or introducing a fee, or changing the method we use to calculate interest – at least 30 days before we make the change. We may give you less notice if it is reasonably necessary to manage a material and immediate risk or
- any other change we reasonably consider has a positive or neutral effect on you – no later than the day we make the change.

We can tell you in one of the ways set out in the Account Terms. Without limiting that, we can also tell you about changes electronically, such as by email or SMS (which includes telling you that details of the changes have been published electronically for you to access) or by press advertisement.

Other terms

Contacting each other

We can contact each other through any of the ways set out in the Account Terms.

The law that governs our contract

The law of Victoria governs the T&Cs. You agree that any court with official power to make legal decisions and judgements in Victoria can hear proceedings in relation to our contract.

ePayments Code and Banking Code of Practice

We will comply with the ePayments Code.

If you are an individual or small business (as defined in the Banking Code of Practice) ANZ is bound by the Banking Code of Practice when it provides its products and services to you.

What some words mean

Some words have a special meaning when they're used in the T&Cs:

Account is an account issued by us that is linked to your Card.

Account Terms means the terms and conditions of the Account.

Additional Cardholder means a person other than an account holder who has been issued a Card.

Android Device means a device such as a smartphone, tablet or smartwatch using an Android operating system, which ANZ determines is eligible for the registration of the Card in a Google Wallet to be used in Google Pay.

ANZ is us! We're Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) Australian Financial Services Licence Number 234527.

ANZ Plus is a digital banking platform provided by ANZ.

ANZ Privacy Collection Notice is any document by that or a similar name that we have previously provided to you. Some of our Privacy Collection Notices can be found on the ANZ Website.

ANZ Privacy Website means www.anz.com/privacy or other website we tell you.

ANZ Website is our website, www.anz.com.au or other website we tell you and includes the 'ANZ Plus' part of our website.

Banking Code of Practice is the relevant version of the code with that name published by the Australian Banking Association that applies to us (or, if it's replaced, it means its replacement).

Biometric Identifier includes fingerprint, faceprint or similar biometric identifier.

Card is a physical or digital card we have issued to you.

Google means Google Asia Pacific Pte Ltd ABN 54 341 015 381 and/or its related bodies corporate and affiliates.

Google Pay means the mobile payment service created by Google that allows you to transact using your Card when you register it to Google Wallet.

Google Wallet means the digital wallet service created by Google that allows you to register your Card to an Android Device.

Joint Account is any Account you hold jointly with one or more person(s).

Privacy Policy is the document by that name which can be found on the ANZ Privacy Website.

We / us / our is us! We're ANZ.

You is you! You're the holder of the Card. Unless the context otherwise requires, it means you individually and you jointly with any person with whom you hold a Joint Account and any authorised user of the Account.