

# Terms for Pay with Apple Pay

## 1. What is Pay with Apple Pay?

Pay with Apple Pay is a payment method with which you link a digital ABN AMRO\* debit card to Apple devices (such as an iPhone, iPad, Mac and the Apple Watch)\*\*.

With Apple Pay you can:

- 1) make contactless payments at payment terminals that display the contactless payment logo or the Apple Pay logo;
- 2) pay online on websites (Safari only) and mobile applications (apps) which accept Apple Pay (identified by the Apple Pay logo)

You agree with Apple on how you will approve payments. For example, this can be done using the access code for your iPhone, iPad, Apple Watch or Mac, your fingerprint (Touch ID) or using face recognition (Face ID).

## 2. Who can use Pay with Apple Pay?

Pay with Apple Pay is suitable for private customers aged 16 and over.

## 3. Is Apple Pay for my personal use only?

Yes, you may only use your iPhone, iPad, Mac or Apple Watch yourself for Pay with Apple Pay. You must also prevent misuse by being careful with your access code on your iPhone or other devices. Do not share codes with other people, and only register your own fingerprint or face for Touch ID or Face ID. The terms in the Payment Services Conditions and the Payment Services Information Sheet concerning security and allocation of risk also apply.

## 4. What terms and conditions apply to Pay with Apple Pay?

In addition to these terms, the following also apply:

- the General Conditions of ABN AMRO Bank N.V. These consist of the General Banking Conditions 2017 and the Client Relationship Conditions;
- the Retail Payment Services Conditions and the Retail Payment Services Information Sheet.

Apple can also apply terms and conditions for Apple Pay and the required hardware and software.

## 5. Do limits apply?

A (maximum) daily limit of € 2,500 per payment account per day applies for the use of Apple Pay. If a lower limit applies to your debit card, this will act as the limit. You can find more information about limits at [www.abnamro.nl/applepay](http://www.abnamro.nl/applepay).

## 6. Are there any additional costs associated with Apple Pay?

No, Pay with Apple Pay does not involve any additional costs.

## 7. Privacy: how will my personal data be used?

The processing of your personal data by ABN AMRO is governed by the ABN AMRO privacy statement. You can find ABN AMRO's privacy statement on the website <https://www.abnamro.nl/nl/prive/abnamro/privacy/index.html>. If you want to know how Apple deals with your personal data, you can find this information in the Apple privacy statement.

## 8. Amendment/termination/cancellation

### 8.1. Can ABN AMRO change the terms?

ABN AMRO can change and add to these terms. ABN AMRO will inform you of any changes or additions at least two months in advance. ABN AMRO can (temporarily) terminate access to Apple Pay if this is deemed necessary for security reasons or if it has not been used for more than 3 months.

### 8.2. How do I cancel Pay with Apple Pay?

You can cancel Apple Pay at any time free of charge. You do this by removing all active digital debit cards from your Wallet.

\* ABN AMRO Bank N.V. has its registered office at Gustav Mahlerlaan 10, 1082 PP Amsterdam, the Netherlands, and is registered with the Dutch Chamber of Commerce under number 34334259.

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