



Adding a card to the Service requires that you accept and agree to comply with the following Terms and Conditions on Adding a Payment Card to the Google Pay Service.

Terms and conditions on adding a payment card to the Google Pay service

Effective as of 1 March 2022.

Cardholder's consent and Google's right to obtain information

The Cardholder enters into agreement with both Google LLC (later Google) and OP Retail Customers plc (later OP) on using the Card to pay with Google Pay by downloading the Google Pay app, by agreeing to Google's Terms of Service, by accepting these OP's terms and conditions, and by adding the Card to the Google Pay app.

In addition, the Cardholder separately gives their consent to OP to disclose the information specified below to Google. The Cardholder may cancel their consent anytime by requesting OP to delete the Card from Google Pay or, alternatively, by deleting the Card from the Google Pay app themselves. After the Card has been deleted from Google Pay, the Cardholder can no longer use Google Pay with the Card in question. The cancellation of consent does not affect the lawfulness of personal data processing performed before consent was cancelled.

Based on such consent and to implement this agreement and to execute the legitimate interests of Google, OP may disclose to Google information, referred to in Google's Terms of Service, about the Cardholder and the Cardholder's payment transactions.

Examples of information that may be disclosed to Google:

- Information on payment transactions (date, time and amount of the payment transaction, location and description of the seller etc.)
- Status of the payment transaction (incomplete, accepted, rejected, refund/return)
- Payee reference
- Country code
- Discounts
- Seller's messages to the customer.

Google uses the information obtained under this agreement in accordance with Google's Terms of Service and Google's Privacy Policy valid at the time.

Google may use the information, for example, for the following purposes:

- to fulfil its contractual obligations
- to display information on payment transactions to the Cardholder on Google Pay
- to detect and prevent misuse and fraud

- to comply with laws and regulations
- to respond to inquiries from the authorities
- to improve Google's payment services
- for marketing and advertising
- for any purposes to which the Cardholder has given Google their consent.

Google may process the information referred to above also outside the EU.

For more information, refer to Google's Terms of Service and Privacy Policy valid at the time.

Additional information on personal data processing at OP Financial Group is available at op.fi/dataprotection.

1 Service provider

Google Pay is a service available for mobile devices that can be used to make payments. Google Pay (later the Service) is provided by Google LLC.

The Card added to the Service is provided by OP Retail Customers plc.

2 Scope of application

These terms and conditions apply when a Card issued by OP is added to or used in the Service. By adding the Card to the Service, the Cardholder accepts these terms and conditions.

In addition to these terms and conditions, the General Terms and Conditions for Payment Cards, and Credit Card Terms and Conditions apply. In the event of conflict between the terms, these terms and conditions will prevail.

In the event of conflict in interpretation between the various language versions of these terms and conditions, the Finnish language version will prevail.

3 Definitions

Definitions used in these terms and conditions are as follows:

Cardholder is a customer who has entered into a contract on the Card with OP and to whom the personal Card has been issued.

Card means both the card details added in the device and the physical payment card.



Mobile Device is a mobile phone, tablet computer, smartwatch or any other device in which the Service is used to pay with the Card.

Mobile Contactless Payment is a payment feature included in the Card which the Cardholder can use, on a Mobile Device or another separate device, to approve contactless payments in contactless payment readers.

Service is the Google Pay service which can be set up for the Mobile Device and used for making payments.

4 Adding a Card to the Service

The Cardholder is responsible for having the hardware, software and data communication connections required by the Service. The Cardholder is responsible for their security, performance, updatedness and compatibility with the Service, as well as for their maintenance, operating and data communications costs.

When adding the Card to the Service, the Cardholder must follow the Service instructions. The Cardholder is responsible for the accuracy of information they enter in the Service.

Card details are not stored in the Service or forwarded to Google. An encrypted and unique card identifier that enables payment with the Mobile Device in question is forwarded to Google.

The Cardholder may add more than one Card to the Service.

When the Card is renewed, the new Card's identifier is updated to the Service automatically.

5 Using the Card in the Service

After the Card has been added to the Service, the Service can be used to pay by mobile contactless payment in stores and online stores that accept the payment method.

Before approving a payment, the Cardholder must check the currency and amount of the payment, and the validity of the transaction.

A Mobile Contactless Payment is made by unlocking the Mobile Device with an access code and placing the Mobile Device near a payment reader that accepts contactless payment. Contactless payment restrictions for physical cards do not apply to mobile payments. The Service may be used to pay amounts by contactless payment up to the Card's spending limit. The Cardholder is responsible for ensuring that the Card's spending and withdrawal limits are set appropriately.

When paying in an online store, the Cardholder must select the Service as the payment method.

Information on payment transactions is available for the Service and visible only to the Cardholder in the Service.

6 Cardholder's responsibilities

The Cardholder is responsible for ensuring that

- the correct Card is added to the Service
- the Card is not added to the Service on a Mobile Device that is in shared use and has an access code known to others or no access code
- the Mobile Device containing the Service is locked by an access code that is known only to the Cardholder, such as a personal PIN or the Cardholder's biometric identifiers
- the Mobile Device and its access code are stored in a manner similar to that stated in the General Terms and Conditions for Payment Cards on safeguarding the Card and Card details, in order to prevent outsiders from accessing the payment methods in the Service
- the Card details are erased from the Service if the Mobile Device is sold or changes owners.

7 Reporting a lost Card or Mobile Device

The Cardholder must notify OP without delay if the Mobile Device, the Card details stored on it or the access code are lost or obtained by an unauthorised party or used in an unauthorised manner.

To do this, the Cardholder should primarily call the Deactivation Service. The valid Deactivation Service phone number is available on the OP website at op.fi. The Deactivation Service is open 24/7.

When calling the Deactivation Service, the Cardholder must state whether they want to deactivate both the Card and its details stored on the Mobile Device or just the Card details if only the Mobile Device has been lost.

8 Termination of agreement

The agreement is effective until further notice.

Under chapter 6 a, section 12 of the Consumer Protection Act, consumers have the right to cancel an agreement within fourteen (14) days of the date of concluding a distance selling contract or a subsequent date on which the consumer received the agreement, its terms and conditions included. This agreement is cancelled automatically if the Cardholder deletes the Card from the Service. The right of cancellation does not apply to payment transactions made using the Service.

The Cardholder may delete the Card details from the Service and Mobile Device at any time to end the use of the Service.

OP has the right to terminate and cancel the agreement in accordance with its General Terms and Conditions for Payment Cards.



The encrypted identifier enabling payment transactions is deleted from the Service/Mobile Device automatically if the card agreement is terminated or cancelled in accordance with OP's General Terms and Conditions for Payment Cards.

Termination and cancellation of the Service is subject to the terms and conditions that the Cardholder has accepted to be able to use the service.

9 Service charges

OP does not charge a separate fee for the use of the Service.

OP charges fees for the Card and its use according to the Charges and Fees valid at the time.

10 Changes to the terms and conditions

OP has the right to change these terms and conditions. OP notifies the Cardholder of changes in the manner agreed in the General Terms and Conditions for Payment Cards. OP has the right to require that the Cardholder accept the new terms and conditions before continuing to use the Service.

11 Personal data processing

OP processes customers' personal data in accordance with the General Terms and Conditions for Payment Cards. OP's Privacy Notice is available on the OP website at www.op.fi/dataprotection.

Google processes customers' personal data in accordance with the Service's Terms of Service.

12 OP's limitations of liability

OP is not liable for agreements between the Cardholder and the Service provider. OP is also not liable for the delivery, functionality or security of the Service or of third-party services necessary to use the Service.