



Adding a card to the service requires that you approve and agree to comply with the following “Terms and conditions on adding a payment card to the Apple Pay service”.

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

Effective as of 16 March 2021.

1 Service provider

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

The Card added to the Service is issued by OP Retail Customers Plc (later OP).

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 the terms and conditions.

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

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

3 Definitions

Definitions used in these terms and conditions are as follows:

Cardholder means 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 entered in the device and the physical payment card.

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

Mobile contactless payment means a payment feature included in the Card which the Cardholder may use to approve contactless payments, using a Mobile Device or another separate device in contactless POS terminals.

Service means the Apple Pay service activated for the mobile device and used to make 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, up-to-dateness and compatibility with services, as well as for their maintenance, operating and data communications costs.

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

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

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 may be used to pay by mobile contactless payment in stores that accept the payment method and in online stores.

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

The mobile contactless payment feature is used by entering the device's access code and placing the Mobile Device near a POS terminal 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/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 are 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 a security code that is either known to others or has no security code
- the Mobile Device containing the Service is locked by a security code that is known only to the Cardholder, such as a personal PIN code or the Cardholder's biometric identifiers;
- the Mobile Device and its security 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's details are erased from the Service if the Mobile Device is sold or changes owners;

7 Reporting a lost/stolen card

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

Customers should report a lost/stolen card primarily by ringing the deactivation service. The telephone number for the deactivation service is found on OP's website at www.op.fi. The deactivation service is open 24/7.

When reporting the lost or stolen card, the Cardholder must state whether they wish to deactivate both the Card and the Card's details stored on the Mobile Device and used for making payments or, if only the Mobile Device has been lost or stolen, only the Card's details.

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 removes 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's 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 used for 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 Service's terms and conditions accepted by the Cardholder.

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 its list of service charges and fees in force 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 Statement and Privacy Notice are available on the OP website at www.op.fi/dataprotection.

Apple processes customers' personal data in accordance with the Service's terms of use.

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.