



PERSONAL & BUSINESS BANKING

PĒKE WHAIARO ME TE PĒKE PAKIHI

Kiwibank Apple Pay Terms & Conditions

Effective 1 November 2025

As part of our identity, Kiwibank worked with multi-disciplinary Māori artist Tristan Marler (Manawa Tapu) to design a set of tohu (cultural motifs or symbols) that represent attributes of our brand and of a thriving community.

Kia Manaaki - Show Heart and uses the Pātiki tohu. Pātiki communicates balance between people and environment to produce a thriving, resilient community that can manaaki, or care, for others.

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Effective 1 November 2025

1. What are these terms about?

These Apple Pay terms apply where you set up or use your **Kiwibank card** with **Apple Pay**.

These Apple Pay terms are part of the 'specific terms' referred to in section 1 of our General Terms & Conditions. They apply in addition to our General Terms & Conditions, Credit Card Terms & Conditions, Business Credit Card Terms & Conditions, Personal Banking Fees & Limits, Business Banking Fees & Limits and Kiwibank's Privacy Policy.

Please read these Apple Pay terms carefully before using **Apple Pay** and contact us if you have any questions. Where these Apple Pay terms conflict with any of our other terms, these Apple Pay terms take priority. In these Apple Pay terms, words in bold have the meanings given in section 11 below.

2. Setting up a Kiwibank card in Apple Pay

To load a **Kiwibank card** to **Apple Pay**, you must:

- have an **eligible card**, and
- be using a supported **device**. You can find a list of supported **devices** [here](#).

Instructions on how to load and remove an **eligible card** are available on our website, [Kiwibank.co.nz](https://www.kiwibank.co.nz), or the New Zealand [Apple Pay website](#).

3. Using Apple Pay to make transactions

Once a **Kiwibank card** is loaded to **Apple Pay**, you may use **Apple Pay** to make online payments, in-app payments or **contactless transactions** on your **Kiwibank card**.

You may make **contactless transactions** by using your **device** at a contactless reader. You can do this in New Zealand or overseas anywhere you see an **Apple Pay** or contactless symbol.

4. How must you keep your device secure?

You'll be responsible for all transactions made using your **Kiwibank card** in **Apple Pay**, except where these Apple Pay terms specifically state otherwise.

You must ensure that:

- No one else's biometric information is registered on your **device**.
- You only use **Apple Pay** on your own **device**, or a **device** you're authorised to use as your own and don't share with anyone else.
- No one else uses your **device** to make transactions with **Apple Pay**.
- Your passcode is unique, kept secure, not easily guessed, or shared with another person (including bank staff, police, or family members).
- You don't store your passcode on, or with, your **device**.
- You take all possible precautions to ensure no one sees your passcode when you enter it.
- You regularly update your **device's** operating system, keep it secure and don't leave it unattended.
- You lock your **device** when it's not in use.
- You don't misuse or interfere with your **device**, e.g. by reverse engineering or hacking into its software, overriding its hardware or software, or 'jail breaking' or 'rooting' your **device**.
- You follow the requirements in the Kiwibank General Terms & Conditions, Credit Card Terms & Conditions and/or Business Credit Card Terms & Conditions relating to protecting your **Kiwibank card** and PIN.
- You remove any **Kiwibank card** before selling or giving your **device** to someone else.

Please contact us immediately on 0800 113 355 (if you're a personal banking customer), 0800 601 601 (if you're a business banking customer), or +64 4 473 11 33 (if you're overseas) and unlink your **Kiwibank card** from **Apple Pay** if you encounter any of the following problems:

- Your **Kiwibank card** or **device** has been lost or stolen.
- You suspect someone else has used your account without your permission or may have access to your **device** or know your security credentials or **Kiwibank card** PIN.
- You know or suspect that another person may be able to unlock your **device** and/or store their biometric information on your **device**.

5. What is your liability?

If **Apple Pay** is activated on your **device**, anyone who can unlock your **device** can transact with a **Kiwibank card** loaded to **Apple Pay**. You'll be liable for all transactions made with your **Kiwibank card** using **Apple Pay**, whether or not you've actually authorised them. This takes priority over what any of our other terms say about liability for unauthorised transactions.

The only exception is that you won't be liable for unauthorised transactions made with your **Kiwibank card** using **Apple Pay** during a period where you've advised us that someone else may be able to unlock your **device** and you've asked us to block **Apple Pay** transactions on your **Kiwibank card**. This exception won't apply if you've acted dishonestly or negligently.

6. Fees

Our Personal Banking Fees & Limits and Business Banking Fees & Limits brochures describe the fees and charges which apply to your **Kiwibank card**. We don't charge any additional fees for loading and using your **Kiwibank card** with **Apple Pay**.

7. Apple provides Apple Pay

Apple Pay is a payment platform made available by **Apple**, and not by us. You must agree to **Apple's** Apple Pay Terms & Conditions to load your **Kiwibank card** and use it with **Apple Pay**. We're not liable for any loss you might suffer from:

- any error, defect, or unavailability of **Apple Pay** or any **device**,
- any failure or refusal of merchants to process transactions using **Apple Pay**, or
- a reduced level of service caused by a failure of third-party communications and network providers.

8. Changes to these terms and conditions

We can make changes to these terms from time to time. We'll give at least 14 days' notice before doing this. Section 3 of our general terms describes the ways we can give notice.

9. Privacy and how information will be held and used

Kiwibank may collect information about you from **Apple**, from your **device** (including **device** type and model and any paired iOS **device**, IP address, language, **device** name, iTunes and App Store account activity, location information if you have location services enabled) and from the third-party service providers we rely on to enable your use of **Apple Pay**.

We may use this information for any purpose associated with your use of a Kiwibank card in Apple Pay, including for any of the following reasons:

- to enable and ensure that your **Kiwibank card** works in **Apple Pay**,
- to help us determine whether to approve loading your **Kiwibank card** to **Apple Pay**,
- for security purposes, such as identifying fraud,
- for Kiwibank to better assist you,
- to resolve any disputes,
- for billing, accounting, auditing, reconciliation and collection activities,

- to improve and promote **Apple Pay**,
- for internal analytics, and/or
- to tell you about other products, services or promotions.

However, if you ask us not to contact you about other products, services or promotions we'll comply with your request.

We may also share your information with **Apple** and third-party service providers who we rely on to enable your use of **Apple Pay**. This includes disclosing information about suspected security breaches or fraud.

The information we share with Apple and third-party service providers can be used by them to:

- enable the use of a **Kiwibank card** with **Apple Pay**, and
- help prevent and detect security breaches or fraud.

If you don't want us to collect or disclose the information as described above, you shouldn't load a **Kiwibank card** for use in **Apple Pay**.

The Kiwibank privacy policy contains more general information about how Kiwibank collects and handles your information. The information described above may also be used and shared as outlined in our privacy policy. You'll find our privacy policy online at [Kiwibank.co.nz](https://kiwibank.co.nz).

Apple may collect and use your information in accordance with its own privacy practices. Please refer to the Apple Pay privacy overview [here](#).

10. Our rights

Our terms for your **eligible card** give us rights to block, suspend or cancel your card. We may also block, suspend or terminate your **eligible card** in **Apple Pay** with or without notice at any time, including if:

- you breach **our terms** and conditions,
- we suspect someone is misusing your **device**,
- we need to do so to keep your **eligible card** or accounts secure,
- we're required to by law.

11. Definitions

What do the words in bold mean?

Word	Definition
Apple	Apple, Inc. and/or its subsidiaries, affiliates, and related entities.
Apple Pay	Apple's mobile payment and digital wallet service that lets users make online, in app or contactless transactions using a device and an eligible card registered to the device .
contactless transactions	A payment or transaction made using your device at a contactless reader.
device	Any Apple equipment or Apple device that supports Apple Pay and is used to access your account, including an iPhone mobile phone, Apple Watch, iPad tablet or MacBook.
eligible card	Any Kiwibank card we've approved for use in Apple Pay , and includes renewal, replacement and additional Kiwibank cards . You'll be notified if your Kiwibank card is eligible when you attempt to register it with Apple Pay .
Kiwibank card	A Kiwibank Visa Debit, Zero Visa credit card, Platinum Visa credit card, Business Low Rate Visa credit card or any other card we've approved for use in Apple Pay , whichever is relevant.
our terms	The Kiwibank General Terms & Conditions, Credit Card Terms & Conditions, Business Credit Card Terms & Conditions, Personal Banking Fees & Limits, and Business Banking Fees & Limits.

All you need

Kiwibank offers a full range of accounts and services to suit your needs.

To find out more call us:

- If **you** are calling from within New Zealand, freephone on 0800 523 523.
- If **you** are calling **us** from **overseas**, phone collect through an International Operator on 64 (9) 985 5000, 24 hours a day.

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Kiwibank Limited
Private Bag 39888
Wellington 5045
Kiwibank.co.nz

BR5132