



PERSONAL & BUSINESS BANKING

PAE UTU

Click to Pay Terms & Conditions

Effective 6 November 2026

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 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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Click to Pay



Effective 6 November 2026

1. What are these terms about?

Click to Pay is an online payment option for eligible cards. It uses your verified New Zealand mobile number to recognise you during online checkout with participating merchants, without entering your card details manually. These **Click to Pay** terms apply to all **eligible cards**.

These **Click to 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 Notice.

Where these **Click to Pay** terms conflict with any of our other terms, these **Click to Pay** terms take priority. In these **Click to Pay** terms, words in bold have the meanings given in section 12 below.

2. Enrolment and opting out

If you have a verified New Zealand mobile number, we may enrol **eligible cards** associated with that number in **Click to Pay**. This includes existing cards, new cards, and any renewal, replacement and additional cards.

If we enrol your card in **Click to Pay**, you can opt out at any time. If you later want to use **Click to Pay** again for that card, you can opt back in at any time. Instructions on how to manage **Click to Pay** settings for an **eligible card** are available on our website, [Kiwibank.co.nz](https://www.kiwibank.co.nz).

Any opt-out selection for an **eligible card** will continue for any renewal or replacement of that card. However, if you receive a new **eligible card**, it may be opted in to **Click to Pay** by default, even if you have opted out other **eligible cards**.

3. Using Click to Pay to make transactions

Once a **Kiwibank card** is enrolled in **Click to Pay**, you can use **Click to Pay** to make online payments at participating merchants on your **Kiwibank card**.

To use **Click to Pay**, you must provide your verified New Zealand mobile number, and confirm it's really you. You can do this through a one-time code sent by SMS to that number. Or, if you have set up a passkey for that card to authenticate payments on your device, you can use that instead (for example, using your device passcode, biometric details, or however you normally access your device).

You can view and manage Visa payment passkeys for your **eligible cards** in Kiwibank digital banking. Your use of Visa payment passkeys in connection with your enrolled cards will be made available as part of, and governed by, separate terms and conditions.

4. How must you keep your access secure?

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

You must follow the requirements in the Kiwibank General Terms & Conditions, Credit Card Terms & Conditions and/or Business Credit Card Terms & Conditions relating to protecting your computer or mobile device and keeping your access secure.

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 opt out of **Click to Pay** if you have any reason to suspect:

- your login details, credentials, device or authentication methods are compromised, no longer secure, or known by another person;
- unauthorised access to your Kiwibank digital banking, or your device; or
- an unauthorised transaction or attempt to access your account has occurred.

5. What is your liability?

If your **Kiwibank card** is enrolled in **Click to Pay**, anyone who can access a one-time code sent to your device, or another authentication method associated with **Click to Pay** for your card, may be able to authorise **Click to Pay** payments using your card. You'll be liable for all transactions made with your **Kiwibank card** using **Click to Pay** and authorised in that way, whether or not it was you who 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 **Click to Pay** during a period when you've contacted us directly to report an issue as described in section 4 and asked us to block your **Kiwibank card** or restrict **Click to Pay** on your **Kiwibank card**. This exception won't apply if you've acted dishonestly or negligently.

6. Availability and performance

Click to Pay won't necessarily be available uninterrupted, virus-free or error-free. We're not liable for any loss you might suffer from:

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

If you're not happy with **Click to Pay's** availability or performance, you can opt out your cards from **Click to Pay** as described in section 2 above.

7. Enrolment by us or by Visa

Click to Pay may be provided either by us or by Visa.

- Where we enrol your card (**issuer-enrolled Click to Pay**), we provide **Click to Pay** and these terms apply.
- Where Visa enrolls your card (**Visa-enrolled Click to Pay**), Visa provides **Click to Pay** and your use is subject to Visa's terms and conditions. Enrolment in **Visa-enrolled Click to Pay** occurs when a person signs up directly with Visa, including when making a purchase online or through a participating merchant.

Despite the above, if we enrol your card in **Click to Pay**, **issuer-enrolled Click to Pay** will apply instead of **Visa-enrolled Click to Pay** for so long as that enrolment continues for that card. In that case, your card may no longer be eligible for **Visa-enrolled Click to Pay**. If you try to register your card for **Visa-enrolled Click to Pay**, or accept Visa's terms and conditions for **Visa-enrolled Click to Pay**, this won't create any agreement between you and Visa, and these terms will continue to apply in place of Visa's terms. Visa may also provide us with any information you give them so that we can enrol your card in **Click to Pay**.

8. 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 enrolling and using your **Kiwibank card** with **Click to Pay**.

9. 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 & Conditions describes the ways we can give notice.



10. Privacy and how information will be held and used

We will share your information, including your name, address and verified New Zealand mobile number, with Visa and its affiliates, and other service providers who help us provide **Click to Pay**. We will share this information if you have an **eligible card**, even if you have opted out of using **Click to Pay** for that card.

By using **Click to Pay**, you also agree that these organisations may collect, use and process your information (including personal and transaction information) to enable the service, including to:

- verify your identity
- provide your information (usually as a token) to a merchant or another provider so they can:
 - show the cards enrolled in **Click to Pay**
 - process a payment for your selected card
 - check if you're eligible for card features (like rewards or instalment options)
- help prevent fraud and unauthorised activity.

If you don't want us to disclose your information for the purpose as described above, you can opt out your cards from **Click to Pay** as described in section 2 above. However, this won't affect the information sharing described in the first paragraph of this section 10.

If you add your card or card details to a service provided by a merchant or another provider, that service is subject to their terms and privacy policy.

Our Privacy Notice contains more information about how we collect, use and share your information. The information described above may also be used and shared as outlined in that notice which is available at [Kiwibank.co.nz](https://www.kiwibank.co.nz/privacy-notice).

11. Our rights

Our terms for your **eligible card** give us rights to block, suspend or cancel your card. We may also block, suspend, or otherwise restrict your use of **Click to Pay** on your **eligible card** 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,
- you no longer have a verified New Zealand mobile number,
- we're required to by law.

12. Definitions

What do the words in bold mean?

Word	Definition
Click to Pay	An online payment option for eligible cards , that uses your verified New Zealand mobile number to recognise you during online checkout with participating merchants, without entering your card details manually.
eligible card	Any Kiwibank card that we approve from time to time for use in Click to Pay . It includes renewal, replacement and additional cards for those Kiwibank cards.
Kiwibank card	A Kiwibank Visa Debit, Zero Visa credit card, Platinum Visa credit card, Business Low Rate Visa credit card, Business+ Visa credit card or any other card we've approved for use in Click to 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 113 355.
- If you are calling us from overseas, phone collect through an International Operator on +64 (4) 473 1133, 24 hours a day.



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