



# Digital Wallet Terms & Conditions

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## 1. DIGITAL WALLET TERMS & CONDITIONS

These Terms & Conditions cover the use of a Prepaid Card in a Digital Wallet. You are able to choose to add a Prepaid Card to a compatible Mobile Device and in doing so the Parent agrees that any use of the Prepaid Card in a Digital Wallet is subject to:

- these Digital Wallet Terms & Conditions,
- the terms and conditions in the Product Disclosure Statement for the Prepaid Card and Parent Wallet from time to time available on the Spriggy Website, and
- any additional terms issued by the Digital Wallet provider or your telecommunications service provider from time to time.

All terms used in these Digital Wallet Terms & Conditions have the same meaning as set out in the Product Disclosure Statement for the Prepaid Card and Parent Wallet available on the Spriggy Website.

## 2. AGE RESTRICTIONS

A Prepaid Card can only be added to a Digital Wallet on a Mobile Device if the Cardholder meets the minimum age restriction of the Wallet Provider. As at the date of these Digital Wallet Terms & Conditions, for Apple Pay the Cardholder must be at least 13 years old, and for Google Pay the Cardholder must be at least 13 years old.

## 3. SECURITY OF YOUR CARD

The Mobile Device and security credentials must be kept secure at all times. We recommend that the lock function be used on the Mobile Device to help protect the Digital Wallet.

The Cardholder must never share their device unlock code or allow another person to register a fingerprint or Face ID on their device. If another person is allowed access, the Parent will be responsible for any purchases they make using the Digital Wallet in accordance with the Product Terms and Conditions available on the Spriggy Website.

## 4. LOST/STOLEN DEVICE AND UNAUTHORISED USE

If the Mobile Device has been lost, stolen or compromised in another way, the Cardholder must IMMEDIATELY follow the procedure set out in the Product Terms and Conditions.

After notification to Spriggy, Spriggy will arrange for a stop to be placed on the Prepaid Card.

## 5. USING THE DIGITAL WALLET

Not all merchants accept Digital Wallet transactions and neither Spriggy nor Indue is in any way responsible for a Cardholder's inability to use the Digital Wallet. Any queries on how to use the Digital Wallet should be directed to the Wallet Provider. Wallet Providers may change the Digital Wallet from time to time and we have no control over the product or features or any of the services provided (including terms of use or privacy policies). In order to use the Digital Wallet, the Cardholder must agree to the Wallet Provider's terms of use and privacy policy. A Prepaid Card can be removed from a Digital Wallet by following the instructions on the Spriggy Website.

## 5. CHANGING YOUR TERMS

We may amend the terms and conditions for the use of a Prepaid Card in a Digital Wallet at any time, by amending the Product Terms and Conditions available on the Spriggy Website. Continued use of the Digital Wallet will be considered acceptance of these changes. To the extent of any inconsistency between these Digital Wallet Terms and Conditions, the Product Disclosure Statement for the Prepaid Card and Parent Wallet and/or the Product Terms and Conditions, the following order of priority is applied: (i) the terms and conditions in the PDS, (ii) the Product Terms and Conditions, and (iii) these Digital Wallet Terms and Conditions.